DOCUMENT RESUME

ED 189 399 CE 025 943

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TITLE Good Ideas for Teaching Daily Adult Living.
INSTITUTION Alabama State Dept. of Education, Montgomery. Div. of Adult Basic Education.
SPONS AGENCY Office of Education (DHEW), Washington, D.C.
PUB DATE 76
NOTE 117p.: Not available in paper copy due to colored paper. For a related document see ED 083 453.

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS *Adult Basic Education: Behavioral Objectives: Citizen Participation: Citizen Role: Citizenship: *Citizenship Education: Citizenship Responsibility: Community Organizations: *Community Services: *Daily Living Skills: *Employment Potential: Government Role: Instructional Materials: Job Skills: Learning Activities: *Work Attitudes

ABSTRACT

Intended for practicing Adult Basic Education teachers, this handbook provides materials for teaching specific coping skills in the area of daily adult living. Three areas of study are explored: (1) community, which includes organizations, health, nutrition, safety, money management, and media: (2) government and law, which includes citizenship, voting, safety, wills, social security, and levels of government: and (3) occupational knowledge and attitudes, which includes how to get and keep a job, applications, interviews, and employee orientation. Introductory materials include an outline of the areas of study and specific activities and a listing of characteristics of the adult learner. A one-page introduction begins each section on one of the three areas. Each area, designed as a self-contained teaching module, contains several adult-oriented activities (16 in area 1, 6 in area 2, and 7 in area 3) organized in the following format: instructional goal, instructional objective, introduction for teacher, suggested activities, and list of resources. A bibliography is appended. (YLB)

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GOOD IDEAS FOR TEACHING

DAILY ADULT LIVING

ALABAMA STATE DEPARTMENT
OF
EDUCATION

Montgomery, Alabama

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State Superintendent of Education

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Printed
by
University of Alabama
1974

Second Printing 1976

The opinions expressed herein do not necessarily reflect the position or policy of the U. S. Office of Education.

Funded to the University of Alabama under Title III, Section 304, Amendments to the Adult Education Act, 1970, P. L. 91-230.

CE025943

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PREFACE

The development of specific coping skills in the vital area of daily adult living should be emphasized as an integral part of the Adult Basic Education program.

In a viable program for the Seventies, the attention of ABE curriculum planners must be directed toward developing problem-solving techniques which relate directly to the individual adult learner's performance level. These techniques should strive to develop skills, understandings, and attitudes necessary for more efficient and meaningful participation in daily living.

The three major areas of study explored in GIFT--Community, Government-Law, and Work--deal with many of life's critical issues. The basic objective of the handbook is to develop functional, adult-oriented activities which accomplish specific instructional objectives.

Adults at all ages and ability levels can become involved in problem-solving activities which encourage the development of critical thinking. This handbook, GOOD IDEAS FOR TEACHING DAILY ADULT LIVING, is designed primarily for the practicing ABE teacher as a ready source of materials for more effective teaching.

Robert K. Leigh
Professor of Education
University of Alabama

ACKNOWLEDGEMENT

A vital area of concern in developing a functional curriculum for the undereducated adult is the problems related to occupational knowledge and attitudes, family health, government and law, knowledge of community services and consumer education.

These important segments of daily adult living were analyzed by a group of educators in an attempt to develop a teacher's guide that could be used for strengthening the skills of Adult Basic Education teachers in the foregoing areas. This involved identifying relevant needs, stating specific objectives and creating instructional activities.

This handbook was developed through the concerted effort of the following people:

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We would like to thank the superintendents and principals for making it possible for each participant to attend these meetings.

In the Handbook, GIFT, the general objective was to give teachers a self-contained teaching guide in the area of daily adult living.

It is urged that this handbook be used by ABE personnel to help each adult learner better his role in the family and community.

Norman O. Parker
State Coordinator
Adult Basic Education Program

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AREAS OF STUDY

I. Your Community - Introduction

A. Community Organizations

1. Health Services
2. Emergency Services - Fire, Ambulance, Police
3. Emergency Services - Distress and Relief
4. Welfare and Family Counseling

B. Health, Nutrition, and Safety

1. Meal Planning
2. Good Health Practices - Periodic Checkups
3. Immunization: Prevention of Illness
4. Guideline for Home Safety
5. Drug Abuse

C. Money Management

1. Budget Planning
2. Credit
3. Sound Purchasing Practices
4. Contracts, Guarantees, and Charge Accounts
5. Application for a Loan
6. Interest on Loan

D. Media: Newspaper, Television, Radio

II. Government and Law - Introduction

A. Citizenship: Rights and Responsibilities Under the Law

B. Voting: Laws Governing Voting

C. Safety: Highway Safety

D. Wills: You and Your Will

E. Social Security: Rights Under Social Security

F. Government: Levels of Government

III. Occupational Knowledge and Attitudes - Introduction

A. How to Get and Keep a Job

1. Why Do People Work
2. What Can I Do
3. Where to Look for a Job
4. Desirable Work Traits

B. Applications: Preparing the Job Application

C. Interviews: Preparing For the Interview and the Interview

D. Employee Orientation: Payroll Deductions and Job Benefits

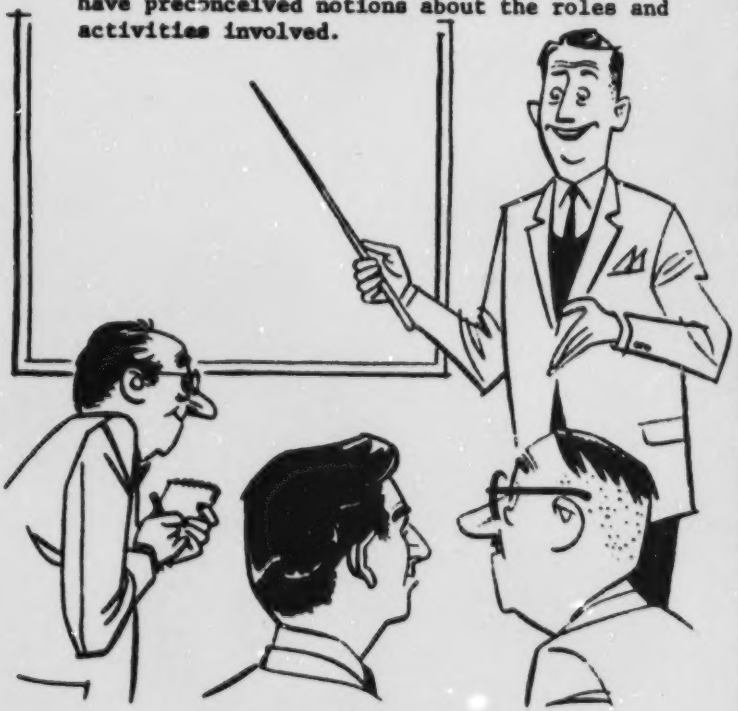
CHARACTERISTICS OF THE ADULT LEARNER

It is impossible to describe, with any accuracy, the typical adult learner, just as it is impossible to describe the typical American. The following list of characteristics will not apply to any one student in the Adult Basic Education classroom, but it should give an idea of the special problems and strengths found in some adult learners. Most of these characteristics can work for or against the learner, depending, to a great degree, on the teacher's ability to turn a potential weakness into an asset.

The adult learner:

* will have definite educational goals of his own.
* has a great need for a sense of dignity and feeling of worth.
* is a complex, seasoned, mature individual with fully-developed tastes and interests
* will have an achievement level, mode and rate of learning, and ability different from every other adult learner.
* may have a great deal of knowledge in specific areas.
* may be more non-verbal than verbal in orientation.
* may be timid, unemployed, and unaware of job opportunities.
* may have been a failure, or a drop-out in previous school situations.
* may be very fearful of, and intimidated by, the school situation.
* has recognized his inability to function adequately in our society.
* may possess a negative attitude toward social institutions which represent authority.

* may have values, goals, and attitudes different from those of the typical member of the middle class.
* may be very fearful of competition and evaluation.
* may have a slower reaction time and suffer some decline in sight and hearing.
* has had a great deal of experience in living.
* is a part-time learner, often with heavy responsibilities at home, on the job, in the church, and community.
* is a voluntary learner and can leave class at will.
* expects information to be relevant, correct and up-to-date.
* may come from a low socio-economic background.
* may be a highly-successful and respected member of the community.
* may be very serious about education and may have preconceived notions about the roles and activities involved.



DAILY ADULT LIVING

Introduction to Activities

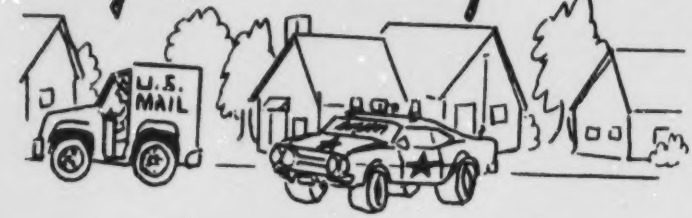
These activities were conceptualized to meet the needs of the Adult Basic Education learner in functional areas of daily adult living.

The basic idea of the Handbook is to furnish the Adult Basic Education teacher with a self-contained teaching module. The activities are designed to accomplish specifically stated instructional objectives. Within the handbook, each teaching module contains adequate resource materials for implementing the suggested teaching activities.

Resource items marked with an asterick (*) are included in the handbook.

The Adult Basic Education teacher is encouraged to adapt the activities presented to meet the needs of the adult learner on his level.

Your Community



Government and Law

Occupational Knowledge

YOUR COMMUNITY

Introduction

The ABE teacher should be aware of the many services of community organizations. The instructor should be alert to the needs of the ABE learner and willing to solicit the services and resources (human) of the community organizations.

The use of various mediums of communications--the newspaper, radio, TV, newsletters, the telephone, and general conversation--coupled with careful forethought and a willingness to experiment, will create classroom learning situations applicable to the learner's needs.

In order to insure good health for his family, the individual should be aware of factors which are basic to health maintenance. These factors include providing the proper nutrition for the family, practicing safety in the home, securing regular check-ups, and preventing disease, whenever possible. It is also believed that a basic knowledge of the drug problem as it exists today is important. Activities and films suggested in this section are designed for the teacher's use in making her students knowledgeable of good health practices.

The Daily Family Living Handbook includes some practical teaching activities that are designed specifically for assisting undereducated adults in coping with their difficult problems.

I-A COMMUNITY ORGANIZATIONS

1. Health Services

INSTRUCTIONAL GOAL: To assist the learner to become aware of available health services.

INSTRUCTIONAL OBJECTIVE: The learner will be aware of health services available.

INTRODUCTION FOR TEACHER: "The overall purpose of the Alabama Department of Public Health is to provide a general statewide public health program. The activities of this official agency are directed toward the prevention of disease, the prolonging of life, and the promotion of health." Bulletin; Health Department Services for You.

ACTIVITY: Discussion based on a ditto sheet of available health services, with specific attention on an application form for eye glasses that can be obtained from the Alabama Sight Conservation Association, Inc.

RESOURCES: *1. Dittoed list of available health services.

2. County Health Nurse
3. Pamphlets from Health Department
*4. Sample copy of an application form for eye glasses - Alabama Sight Conservation Association, Inc., Lions of Alabama, 1720 Eighth Avenue, South, Birmingham, Alabama, 35233.

Ditto Sheet

HEALTH SERVICES

1. Immunization - New compulsory immunization school entrance law--Any child entering kindergarten or first grade at the start of 1974 school year must have immunization (shots) for the following:

    1. Polio
    2. Diphtheria
    3. Tetanus
    4. Pertussis
    5. Rubeola
    6. Rubella

    Alabama Act 1269

    Three (3) Types of Certificates:

    1. Certificate of Immunization (Imm-50)
    2. Certificate of Medical Exemption (Imm-51)
    3. Certificate of Religious Exemption (Imm-52)

    One of these certificates must be presented to school personnel before child enrolls in kindergarten or first grade.

2. Tuberculosis - 1. Provides chest clinic
    2. Provides skin testing—teachers lunchroom workers. Reactions are followed by X-ray and medication.

3. Public Health Nurse - 1. Demonstrates nursing procedures
    2. Tests hearing and vision
    3. Immunizes
    4. Conducts classes for expectant mothers

5. Assists in clinic
6. Assists in school health program
7. Assists in family planning--medical-twice monthly; nursing-once weekly

4. Mental Health - The Health Department maintains clinics for the diagnosis of mental illness and emotional disturbances.

5. Home Nursing - Medicaid and chronic illness

6. Dental Health - Some counties

7. Blood Pressure - Nurse can check without doctor's consent

8. Shots - Health nurse will give allergy shots only with doctor's orders. Free for indigents, otherwise the patient furnishes the medication

WHAT IS MEDICAID?

Medical aid for people who are eligible for certain programs of the State Department of Pensions and Security. These programs are:

1. Old age pensions
2. Aid to the blind
3. Aid to the permanently and totally disabled
4. Aid to dependent children

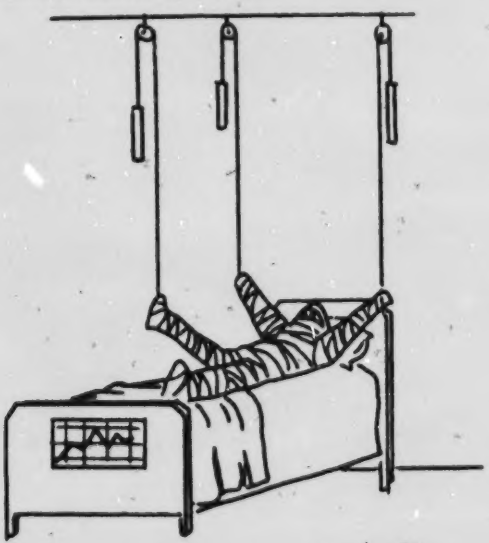
WHAT WILL IT PAY FOR?

1. 30 days in one calendar year in the hospital
2. Certain services provided by a hospital even though you are not a patient in the hospital
3. Laboratory and X-ray services

4. Doctor's services
5. Part of the nursing cost of skilled and intermediate care for eligible persons
6. Medicines on approved list by prescription
7. One eye examination per year for children, two for adults. Maximum payment for this service is $15.00. Eyeglasses are provided if necessary.
8. Health care at home under certain conditions
9. Special services for eligible children with health problems

For more Medicaid information write:

Medicaid Information
Medical Services Administration
State Department of Public Health
304 Dexter Avenue
Montgomery, Alabama 36104



"Who'd you say write?"

ALABAMA SIGHT CONSERVATION ASSOCIATION, INC.

Operated by the LIONS OF ALABAMA
1730 Eighth Avenue, South
BIRMINGHAM, ALABAMA 35233
Phone 933-8337

APPLICATION FORM FOR EYE SERVICE

DATE

PART I: (Answer All Questions)

NAME — ALA. SIGHT NO.

ADDRESS — D. P. & S. NO.

BIRTH	AGE	SEX	RACE	HOME PHONE	NEAREST PHONE	MEDICARE NO.

PARENT OR GUARDIAN — HOSPITAL NO. — MEDICAID NO.

EARNED INCOME — OTHER INCOME

FAMILY INFORMATION

HAS PATIENT RECEIVED PREVIOUS ALA. SIGHT CARE? WHEN, WHERE, DOCTOR

MEDICAL INFORMATION

EYE:
OTHER

CAN PATIENT SECURE TRANSPORTATION?

AUTHORITY TO OPERATE AND USE PICTURES

It is required that this form be signed by each applicant, or by the parents if applicant is a minor, or by the legal guardian, if there is one.

This is to certify that (I) (We) the undersigned, consent to the administration of whatever treatment, anesthetic and operation that may, in the opinion of your Doctors, be necessary or advisable upon the person and we agree ___Yes ___No to the use of pictures of this person if, in your opinion, such use will aid your program in publicity to promote the work of the Alabama Sight Conservation Association, Inc.

(I) (We) hereby absolve the Alabama Sight Conservation Association, Inc., of any responsibility in connection with the treatment, surgery or hospitalization of person shown below.

SIGNATURE OF APPLICANT (AND PARENT OR GUARDIAN) — WITNESS

PART II: I certify the applicant has been investigated by D. P. & S. and the information in Part I is true and correct, or that inaccuracies are noted under remarks below.

SIGNATURE — COUNTY — DATE

PART III: Lions Club Endorsement:

APPROVED — DISAPPROVED — DISTRICT

CLUB — SIGHT CHR. SIGNATURE

PART IV: ALABAMA SIGHT Approval:

DATE — EXEC. DIR. SIGNATURE

REMARKS:

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I-A. COMMUNITY ORGANIZATIONS

2. Emergency Services (ambulance, police, fire)

INSTRUCTIONAL GOAL: To assist the learners to become aware of the emergency services of ambulance, police, and fire department.

INSTRUCTIONAL OBJECTIVE: Learners will be able to secure services of ambulance, police, or fire department when needed.

INTRODUCTION FOR TEACHER: The teacher should teach learners how to call for the emergency services of ambulance, police, or fire department. This information should be given: name, address, telephone number from which call is being placed, nature of the emergency. This information should be accurately and concisely stated. Occasionally, a representative of the emergency service will "call back" to be sure that a real emergency exists before dispatching aid. It is essential that learners understand that "crank" calls are harmful. To report an emergency when none exists causes undue concern and the unnecessary expending of energy and valuable time on the part of representatives of ambulance, fire, and police departments. If calls are made when there is no emergency and aid is sent, a real emergency may occur and no aid will be given.

Learners should also consider the urgency of a situation before requesting emergency help. A scratched knee usually does not require an ambulance. Children should also be aware that emergency aid is available, but should not be abused.

ACTIVITIES: Level I--Learners will bring telephone directories to class. (Teacher may obtain additional

directories from local telephone company.) Teacher will guide learners in locating ambulance service in yellow pages. Teachers may point out that listings in the yellow pages are done according to type of service given. For example, local doctors and their areas of specialization are listed in alphabetical order under the title Physicians. After locating ambulance number, learners will write this number in front of telephone directory. Learners should note that local fire department and police numbers are printed in front of telephone directory.

Level II--Learners will bring telephone directories to class. After locating the numbers of ambulance, fire, and police departments, learners will discuss with teachers the information needed in requesting any of these emergency services.

1. Name
2. Address
3. Number from which call is placed
4. Nature of emergency

Learners will participate in role play activity demonstrating correctly placed calls for emergency services as well as poorly reported emergencies.

Correct Example (clear and concise)

Learner: My name is John Smith. I need an ambulance because my daughter has just been struck by a car in front of our house. My address is 301 Rose Street. My number is 881-0100.

Incorrect Examples (not enough information)

Learner: Send an ambulance to 311 Sixth Street.

Learner: My house is on fire, Help!

Learner: There is a prowler outside my window.

RESOURCES: Local telephone directories

I-A. COMMUNITY ORGANIZATIONS

3. Emergency Services (distress and relief)

INSTRUCTIONAL GOAL: To assist the learners to become aware of help available in time of disaster.

INSTRUCTIONAL OBJECTIVE: Given a simulated situation, the learners will be able to secure aid from various emergency relief agencies in time of disaster.

INTRODUCTION FOR TEACHER: There are various agencies to which learners may turn in case of disaster--the Red Cross, the Salvation Army, and local groups, such as clubs and churches. A learner may get personal help from his church. The Salvation Army furnishes a variety of services. It will provide food, clothing, furniture, and lodging to disaster victims. It will also take care of people whose houses are destroyed by fire. The Salvation Army will aid these people in setting up new homes by giving furniture and household goods. It will also help by serving refreshments to workers who are helping in the rebuilding and cleaning-up after a disaster.

The Red Cross also gives assistance when a disaster occurs. It will, like the Salvation Army, provide food, clothing, and shelter for people whose homes are destroyed through some disaster, such as flood or storm. It will also provide transportation to the hospital for people who are seriously injured and emergency first aid to those less seriously hurt. Red Cross representatives will also help with the rebuilding process after the immediate danger has passed.

ACTIVITIES: Level I--Use telephone directories to locate numbers of Red Cross, Salvation Army, and Emergency Food and Medical Services Program (if available). Teacher will help learners role-play tele-

phone conversations requesting assistance from the Red Cross and Salvation Army in time of disaster such as flood or storm. Teacher may act as representative of each agency to give information.

Learner: I need to locate my son. He's in the army stationed in Germany. His wife is very ill. Can you help me?

Teacher: Yes, the Red Cross can help you in reaching your son. Can you give us more specific information about where he is?

Learner: My house was damaged by a tornado. Can you help me?

Teacher: Yes, the Salvation Army can help you get food and clothing. We can also help to get a place for you to live until your house can be repaired.

Level II--Ask for volunteers from class to place actual phone call to Red Cross and Salvation Army requesting information about their services. Ask these learners to report their findings to class. Encourage discussion of proper actions to take in time of disaster.

RESOURCES: Local telephone directories

I-A. COMMUNITY ORGANIZATIONS

4. Welfare and Family Counseling

INSTRUCTIONAL GOAL: To assist learners to become aware of family services available to them.

INSTRUCTIONAL OBJECTIVE: Given factual information, the learner will become familiar with the variety of services available through Pensions and Security.

ACTIVITIES: 1. The teacher will lead class discussion about local organizations in the community. She will have a resource person to meet with the class and explain services of the Pensions and Security Department. Example: Pensions and Security director, case worker, etc.

2. The teacher will make a list of services discussed. If resource person is not available, use the following list as an example: Health Care, Counseling Services, Boarding Foster Children, Preparing Commodities, Help for the Aged, Blind and Disabled, etc. From the list the learners will select a service most interesting to them and acquire more information through telephone calls and letters. The learners will demonstrate through role-playing. As a follow-up activity, learners will write letters inviting persons of their choice to come and speak to class. Form for letter of inquiry is included.

Example for role playing:

Learner: My name is Mary Doe. I'm having trouble with my 16-year-old son. Through my adult class, I learned you could help me.

Learner as Pensions and Security Director: Yes, Mrs. Doe, I can help you.

When can I come to see you?

Mrs. Doe: Tomorrow about three o'clock. Thank you very much.

RESOURCES: 1. Pamphlets from Pensions and Security Department.

*2. Sample business letter.

EXAMPLE: BUSINESS LETTER FORM

(HEADING) 3612 Avondale Drive
Huntsville, Alabama 35810
December 8, 1973

Pensions and Security (INSIDE ADDRESS)
400 Government Street
Huntsville, Alabama 35810

Dear Sir:

(BODY)

Sincerely, (CLOSING)

Patsy Wilson (SIGNATURE)

I-B. HEALTH, NUTRITION, AND SAFETY

1. Meal Planning

INSTRUCTIONAL GOAL: To plan a meal using USDA "Food for Fitness" guide.

INSTRUCTIONAL OBJECTIVE: The learner will be able to classify common foods into the four basic food groups.

ACTIVITIES: 1. Given pictures of food or food list from the four basic food groups, the learner will be able to plan balanced meals.

Daily Requirements

Meat Group

Two or more servings
Beef, veal, pork, lamb, poultry, fish, eggs
As alternates - dry beans, dry peas, nuts, peanuts, peanut butter
Count as one serving: 2 to 3 ounces of lean cooked meat, poultry, or fish--all without bone; 2 eggs; 1 cup cooked dry beans, dry peas, or lentils; 4 tablespoons peanut butter

Bread-Cereal Group

Four or more servings
All breads and cereals that are whole grain, enriched, or restored
Count as one serving: 1 slice of bread; 1 ounce read-to-eat cereal; ½ to 3/4 cup cooked cereal, cornmeal, grits, macaroni, noodles, rice, or spaghetti

Vegetable-Fruit Group

Four or more servings. Include--

A citrus fruit or other fruit or vegetable important for vitamin C
A dark-green or deep-yellow vegetable for vitamin A—at least every other day
Other vegetables and fruits, including potatoes
Count as 1 serving: ½ cup of vegetables or fruit or a portion as ordinarily served, such as 1 medium apple, banana, orange, or potato, half a medium grapefruit or cantaloupe, or the juice of 1 lemon

Milk Group

Children under 9: 2 to 3 cups
Children 9-12: 3 or more cups
Teen-agers: 4 cups
Adults: 2 or more cups
Milk can be obtained partly through cream soups, puddings, cheese, ice cream, milk shakes, and the like. Some common portions of various kinds of cheese and ice cream and their milk equivalents: 1-inch cube cheddar-type cheese equals ½ cup of milk; ½ cup cottage cheese equals 1/3 cup of milk; ½ cup of ice cream equals ¼ cup of milk; plus other foods as needed to complete meals and to provide additional food energy and other food values.

2. Given the following information on "Wise Buys in Basic Four Foods", the learner will be familiar with practical techniques of offering equivalent food value for less money.

3. Discussion of special diets for low-fat and low cholestrol.

RESOURCES:
1. Various cookbooks
2. The "Food for Fitness Guide"
3. "Wise Buys in Basic Four Foods", General Mills Consumer Center Publication, 1973.
4. "Low-Fat, Low-Cholesterol Food Guide", General Mills Consumer Center Publication, 1973.
5. "Foods Containing Good Sources of Iron", General Mills Consumer Center Publication, 1973.

wise buys in basic four foods

at the meat counter

Two servings of 2 to 3 ounces lean cooked meat or meat substitutes are all you need daily. Tenderize economy meat cuts or cook at moderate temperature for better flavor, texture, less shrinkage.

Save as much as 20% when you buy ground beef blended with textured soy protein. It's juicier, shrinks less, has no loss of flavor or nutrition.

Good buys for protein are frozen fish, new cuts of turkey and canned meats and tuna.

Buy larger chickens or turkeys for more meat in proportion to bone; and remember that whole chickens often cost less than cut up ones.

Plan meatless meals based on dried beans or peas supplemented with high quality protein foods like cheese, eggs or milk.

at the dairy case

Cut milk costs with nonfat dry milk and evaporated milk for many cooking uses. Reconstitute dry milk and mix half and half with fresh milk; chill thoroughly for drinking. Flavor with chocolate syrup for homemade chocolate drink.

Buy large eggs when their price is no more than 8 cents higher than medium size. The protein in 2 eggs equals that in a serving of meat.

Buy cheese in large pieces; slice and shred it yourself. Store small bits of cheese covered in the refrigerator; grate to add to biscuit or muffin batter, to top casseroles and vegetables.

Invest in low-cost cottage cheese; ½ cup contains about as much protein as a 2-ounce serving of meat, fish or poultry. Serve with fruit, in salads and gelatin desserts or add to scrambled eggs.

in fruits and vegetables

Eat and can or freeze lots of fresh produce when it's in season; buy canned and frozen varieties when it's not.

Squeeze your money's worth out of citrus fruits. Select those heavy for their size; before you juice them, grate the peel and freeze it in a plastic bag for cooking.

Don't buy fancy kinds and cuts of vegetables for casseroles and everyday. Less expensive ones are just as nutritious. And waste not! Freeze leftover cooked vegetables; use them in soups and stews.

Plan 3 or 4 servings of fruit and vegetables per person daily. One high in vitamin A like carrots, spinach, sweet potato or squash every other day; one high in vitamin C *every* day. And remember, it takes an 8-ounce glass of tomato juice to supply as much vitamin C as about 4 ounces of orange juice.

of bread and cereals

Go back to baking! Pancakes, waffles, muffins, dumplings and biscuits are real treats and add important nutrients to meals. All are easy to make with Gold Medal® flour or Bisquick® baking mix.

Buy flour when it's on sale and freeze in plastic bags — especially whole wheat and rye flours, which you use less often.

Always buy "enriched" or "whole grain" bread and bakery goods — they cost no more. Be sure all noodles and spaghetti products are marked "enriched."

Use pasta and rice to extend more expensive meat, fish and poultry. And buy short grain, longer cooking enriched rice that costs less than converted or instant rice.

Again — save, don't waste. Leftover bread makes the best French toast and bread pudding, homemade stuffing and croutons. Freeze extra waffles; reheat in the toaster. Use leftover rice and noodles in soups and stews.

LOW-FAT, LOW-CHOLESTEROL FOOD GUIDE

Low-Fat
(Less than 5 gm/serving)

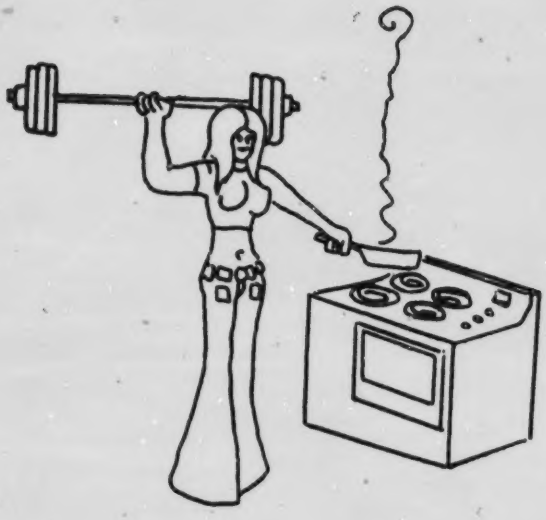
Angel or sponge cake
Bouillon, commercial beef or chicken broth and consomme
Bread, commercial
Buttermilk
Carbonated beverages, fruit-flavored drinks
Catsup, chili sauce
Cereals
Chicken, white meat, no skin (3oz.)
Cocoa powder
Coffee, tea
Cornstarch
Cottage cheese, uncreamed
Crackers, made without shortening, matzoh
Egg white
Fish (3oz.)
bluefish, cod, haddock, pike, swordfish, clams, crabs, oysters, scallops, shrimp, tuna, fresh or water packed
Flours
Fruit and fruit juice (except avocados)
Fruit ice
Gelatin, flavored and unflavored
Hard candy, marshmallows
Herbs, spices
Honey, molasses, sirups
Jams, jellies, marmalades, preserves
Macaroni, noodles, spaghetti
Mustard, prepared
Pickles
Sherbet
Skim milk
Sugars
Vegetables and vegetable juice
Vinegars
Yogurt, made from skim milk

Low-Cholesterol
(Less than 10 mg/serving)

Angel cake
Bouillon, clear broths
Bread, commercial white and whole-wheat
Buttermilk
Carbonated beverages, fruit-flavored drinks
Catsup, chili sauce
Cereals
Cocoa powder
Coffee, tea
Cornstarch
Cottage cheese, uncreamed
Egg white

Flours
Fruit and fruit juices
Fruit ice
Gelatin, flavored and unflavored
Hard candy, marshmallows
Herbs, spices
Honey, molasses, sirup
Jams, jellies, marmalades, preserves
Macaroni, noodles, spaghetti
Margarine, all vegetable fat
Mayonnaise (2 tablespoons)
Mustard, prepared
Oils, vegetable
Peanut butter
Pickles
Potato chips
Salad dressing, French and Italian
Skim milk
Sugars
Vegetables and vegetable juices
Vinegars

GENERAL MILLS
NUTRITION DEPARTMENT



FOOD CONTAINING GOOD SOURCES OF IRON
(minimum of 1.5 mg. iron per listed serving size)

Apricots, dried	5 halves	Maple syrup	3 tbls.
Beans, dried, cooked	½ cup	Molasses	2 tbls.
		Oysters	1 ounce
Beef, cooked	2 ounces	Peaches, dried	3 halves
Beet greens, cooked	½ cup	Peas, dried, cooked	½ cup
Brazil nuts	8 medium	Pork, cooked	2 ounces
Cereals	1 ounce	Prunes, dried	4 medium
Chard, cooked	½ cup	Prune juice	½ cup
Cider, sweet	10 ounces	Raisins, dried	1 sm. box
Clams	1 ounce	Sardines	2 ounces
Corn sirup	2 tbls.	Scallops	2 ounces
Dandelion greens cocked	½ cup	Shrimp	2 ounces
		Spinach, cooked	½ cup
Dates	1/3 cup	Strawberries	1 cup
Dried beef	2 ounces	Sweet potato	3½" x 2½"
Egg, whole	2	Tomato juice	3/4 cup
Ham, cooked	2 ounces	Tuna	½ cup
Heart, cooked	2 ounces	Turkey, cooked	3 ounces
Instant Breakfast	1 serving	Veal, cooked	2 ounces
		Watermelon	6" dia x 1½" slice
Kidney, cooked	1 ounce		
Lamb, cooked	2 ounces	Wheat germ	2 tbls.
Liver, cooked	1 ounce		
Liver sausage	1 ounce		

GENERAL MILLS
NUTRITION SERVICE

I-B. HEALTH, NUTRITION, AND SAFETY

2. Good Health Practices: Periodic Check-ups

INSTRUCTIONAL GOALS: To emphasize the importance of having periodic check-ups

INSTRUCTIONAL OBJECTIVE: Learner will list and discuss why health check-ups are needed.

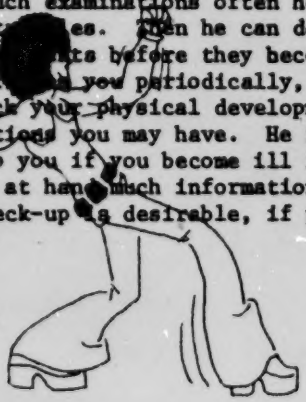
ACTIVITY: The learner will be given a series of conditions requiring periodic check-ups and tell how frequently check-ups should occur.

RESOURCES: *1. Handout: Why Are Health Check-ups Needed?
2. Pamphlets
3. County health nurse

Why Are Health Check-ups Needed?

There are a number of good reasons why periodic health examinations are valuable. Of chief importance is the fact that such examinations often help the doctor find minor troubles. Then he can do something about these minor ailments before they become serious.

When the doctor sees you periodically, he is better able to check your physical development and to answer any questions you may have. He is also better able to help you if you become ill later--since he will have at hand much information about you. An annual check-up is desirable, if possible.



I-B. HEALTH, NUTRITION, AND SAFETY

3. Immunization: Prevention of Illness

INSTRUCTIONAL GOAL: Learner will become familiar with the types of immunizations and innoculations that are given to prevent certain illnesses.

INSTRUCTIONAL OBJECTIVE: The learner knows the names of different kinds of immunizations and innoculations as given in pamphlets and discussed by a county health nurse.

ACTIVITIES: 1. The learner will make a list of illnesses that can be prevented by innoculations.

2. The learner will be able to discuss with the public health nurse the value of immunizing infants at the correct time.

IMMUNIZATION TIMETABLE FOR CHILDREN FROM INFANCY THROUGH THE EARLY TEENS:

Diphtheria, Tetanus, Whooping Cough (Pertussis)
(All three are combined in one DTP shot until age 6)

First Doses-At age of 2 months. Two more doses are given at two-month intervals. A fourth dose is given at 15-18 months. A fifth dose is given at 4-6 years. Booster Doses-At age of 12-14 years and every 10 years thereafter, "adult-type" doses of tetanus-diphtheria toxoid are given, with pertussis vaccine omitted. Tetanus toxoid is given as recommended by physician at time of injury.

Polio (Poliomyelitis)
Trivalent Oral Polio Vaccine or Trivalent OPV

First Doses-At age of 2 months. Two more doses of

Trivalent OPV are given at two-month intervals. Another dose of Trivalent OPV is given at 15-18 months.
Booster Doses-Another dose of Trivalent OPV is given at age of 4-6 years.

Measles (Rubeola)

Live-virus measles vaccine (Inactivated measles virus vaccine no longer recommended.)

First Doses-At age of 12 months with single shot. May be given at 1 year as Measles-Rubella or Measles-Mumps-Rubella combined vaccines.
Booster Doses-As recommended by physician.

Mumps

Live-virus mumps vaccine (Subcutaneous-not recommended routinely)

First Doses-Single doses after 12 months. May be given at 1 year as Measles-Mumps-Rubella combined vaccine.

German Measles (Rubella)
Live rubella virus vaccine

First Doses-Between age of 1 year and puberty. May be given at 1 year as Measles-Rubella or Measles-Mumps-Rubella combined vaccines.

Tuberculosis
Tuberculin skin test

First Test-At one year
Subsequent Tests-As recommended by physician

RESOURCES: 1. County health nurse
2. Pamphlets
3. Film: Immunization, Encyclopedia Britannica Film, Inc.-1150 Wilmette Ave; Wilmette, Illinois
*4. Immunization Timetable

I-B. HEALTH, NUTRITION, AND SAFETY

4. Guideline for Home Safety

INSTRUCTIONAL GOAL: To acquaint the learner with some guidelines for home safety.

INSTRUCTIONAL OBJECTIVE: The learner will demonstrate his knowledge of good safety practices in the home.

ACTIVITY: The learner will appraise his home environment by listing existing conditions which could be changed to improve home safety.

Some Safety Guides for the Home

1. Keep all electrical appliances and cords in good condition. Do not touch or plug in with wet hands.
2. Store garden tools out of the way so people will not fall over them. Use only tools in good condition.
3. Keep toys and other objects stored where people will not fall over them.
4. Use ladders whenever climbing is necessary.
5. Keep medicines and cleaning supplies out of the reach of children.
6. Keep firearms unloaded and stored out of the reach of children.

More rules may be listed following a group discussion.

RESOURCE: *Handout: Some Safety Guides for the Home

I-B. HEALTH, NUTRITION, AND SAFETY

5. Drug Abuse

INSTRUCTIONAL GOAL: To recognize physical symptoms and signs of drug abuse as well as the dangers involved.

INSTRUCTIONAL OBJECTIVE: The learner will recognize symptoms and dangers of drug abuse as well as behavioral characteristics of those on drugs.

ACTIVITY: Learner will be familiar with the different types of drugs, their physical symptoms, and the dangers connected with drug use.

Drug Chart

Drug Used: Glue Sniffing
Physical Symptoms: Violence; drunk appearance; dreamy or blank expression
Look For: Tubes of glue; glue smears; large paper bags or handkerchiefs
Dangers: Lung/Brain/Liver damage; death from suffocation or choking; anemia

Drug Used: Heroin, Morphine, Codeine
Physical Symptoms: Stupor; drowsiness; needle marks on body; watery eyes; loss of appetite; blood stain on shirt sleeve; running nose
Look For: Needle or hypodermic syringe; cotton; tourniquet (string, rope, belt); burnt bottle caps or spoons; glassine envelopes
Dangers: Death from overdose; mental deterioration; destruction of brain and liver

Drug Used: Cough medicine containing Codeine and Opium
Physical Symptoms: Drunk appearance; lack of coordination; confusion; excessive itching

Look For: Empty bottles of cough medicine
Dangers: Results in addiction

Drug Used: Marijuana, Pot, Grass
Physical Symptoms: Sleepiness; wandering mind; enlarged eye pupils; lack of coordination, craving of sweets; increased appetite
Look For: Strong odor of burnt leaves; small seeds in pocket lining; cigarette paper; discolored fingers
Dangers: Inducement to take stronger narcotics (Recent medical finding-Marijuana does injure organs.)

Drug Used: LSD, DMT, STP
Physical Symptoms: Severe halucinations; feelings of detachment; incoherent speech; cold hands and feet; vomiting; laughing and crying
Look For: Cube sugar with discoloration in center; strong body odor; small tube of liquid
Dangers: Suicidal tendencies; unpredictable behavior; brain damage caused by chronic exposure

Drug Used: Pep Pills, Ups, Amphetamines
Physical Symptoms: Aggressive behavior; giggling; silliness; rapid speech; confused thinking; no appetite; extreme fatigue; dry mouth; shakiness
Look For: Jar of pills of varying colors; chain smoking
Dangers: Death from overdose; hallucination

Drug Used: Goof Balls, Downs, Barbiturates
Physical Symptoms: Drowsiness; stupor; dullness; slurred speech; drunk appearance; vomiting
Look For: Pills of varying colors
Dangers: Death from overdose; unconsciousness

7 Symptoms Common To All Narcotic Users

1. Rapid disappearance of clothing and personal belongings from home

2. Signs of unusual activity around hangouts and other buildings

3. Loitering at drive-ins or in areas frequented by young groups

4. Spending unusual amounts of time in locked bathroom

5. Inability to hold job or stay in school

6. Rejection of old friends; taking up with strange companions

7. Using jargon of addicts

RESOURCES: *Handout: Drug Chart

I-C. MONEY MANAGEMENT

1. Budget Planning

INSTRUCTIONAL GOAL: To assist the learner to become aware of the importance of planning a budget.

INSTRUCTIONAL OBJECTIVE: The learner will be able to plan a budget.

INTRODUCTION FOR TEACHER: Most people find they get more for their money if they do "planned spending" or keep a budget. Keeping track of where your money goes is a good idea.

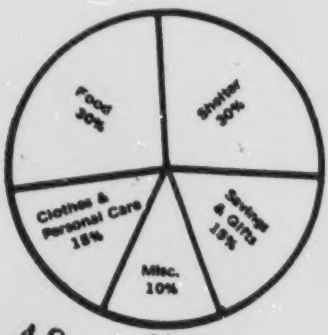
Some things to remember when planning a budget are:

1. Each member of the family should help plan the budget.
2. Plan spending several months ahead.
3. Allow for special and yearly expenses such as: vacations, birthdays, holidays, insurance, taxes (home, land, etc.), license (car)
4. Monthly items: rent, food, clothing, telephone, gas and electricity, transportation, water

SAMPLE BUDGET FOR ANY INCOME

(Teacher ditto this drawing of a sample budget and give to learner.)

(Teacher ditto this drawing of a sample budget and give to learner.)



ACTIVITIES: 1. Learner will plan a budget according to his income. Teacher will help when needed. (See Ditto Sheet A)

2. Teacher will have a ditto sheet to give to the learner. (See Ditto Sheet B)

RESOURCES: 1. Newspaper
*2. Ditto Sheets
*3. A Guide to Budgeting for the Family
4. Materials from County Agent
5. Pamphlets from Extension Office
Address: Alabama Cooperative Extension Service; Auburn University; Auburn, Alabama 36830
6. Goble, Dorothy Y., You and Your Money, Steck-Vaughn Company; Austin, Texas, 1967.
7. Bryan, Elizabeth L., Leaks In Spending, (Circular) HE-225, Alabama Cooperative Extension Service; Auburn University; Auburn, Alabama.

Other Circulars:
1. HE-22, "Managing Your Money"
2. HE-73, "Close-Ups of Consumer Credit"
3. HE-57, 63, "Credit Series (Low Income)"
4. HG-98, "A Guide to Budgeting for the Young Couple"
5. HG-108, "A Guide to Budgeting for the Family"
6. HG-194, "A Guide to Budgeting for the Retired Couple"
7. USDA, "When You Use Credit - For the Family"
8. USDA, "Be a Good Shopper"

8. Film - McGraw-Hill Book Co., "Managing Your Money Series"
9. Film - "Your Money," Alabama Power Co.; Community Services, Alabama Power Co.; P.O. Box 2641; Birmingham, Alabama 35291

Ditto Sheet A

SAMPLE BUDGET FOR ANY INCOME

Mr. Lee's income is $320.00 per month. If Mr. Lee spends his money according to the budget above, how much money will be spent for each item of the budget?

30% of $320.00 for shelter	$96.00
30% of $320.00 for food	96.00
10% of $320.00 for miscellaneous	32.00
15% of $320.00 for clothes and personal care	48.00
15% of $320.00 for savings and gifts	48.00
Mr. Lee's Income ----------	$320.00

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Ditto Sheet B

1. Shelter includes:

   a. rent
   b. help
   c. electricity and gas
   d. water
   e. telephone
   f. repairs
   g. furnishings

2. Food includes:

   a. eating at home
   b. eating out
   c. canning and freezing for the future
   d. school lunches and packed lunches for workers in the home
   e. food for special events - birthdays, anniversaries, Christmas

3. Clothing and special care includes:

   a. cleaning
   b. clothing
   c. repairs for shoes
   d. sewing supplies
   e. doctor
   f. dentist
   g. beauty shop
   h. barber
   i. medicine
   j. eye care

4. Savings and gifts include:

   a. contributions and gifts
   b. Christmas and birthdays
   c. vacations
   d. bank accounts, bonds, savings, loans

5. Miscellaneous includes:

   a. recreation - movies, T.V.
   b. transportation - private and public
   c. reading material
   d. stamps and stationery
   e. club membership

DITTO SHEET C

Planned Spending

1. Pay cash whenever you can
2. Compare prices and sizes before you buy
3. Keep an emergency fund for unexpected expenses
4. Do not buy because something is on sale if you do not need it
5. Buy in quantity, especially if your family is large
6. Take advantage of sales
7. Buy at the end of the season for the next year
8. Be sure material is good, style is right, color is becoming and fits in with your wardrobe
9. Watch for bargains such as: "Anniversary Sale", "End of Month Sale", and "Dollar Day Sales"
10. Be sure:
    1. Items will keep
    2. You have proper space
    3. You can use what you buy within a reasonable time
11. Try to prepare your food instead of buying pre-packaged foods

Example of Over Spending:

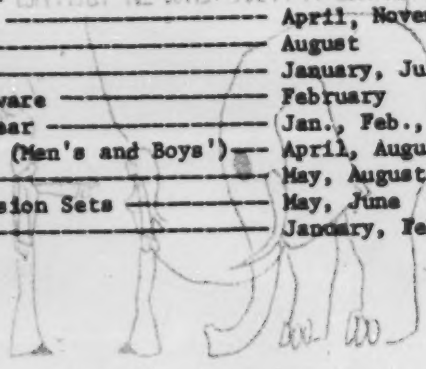
Mr. Lee earns $90.00 per week. Does he spend his money wisely?

$ 10	——	savings
25	——	shelter
7	——	recreation
55	——	food
5	——	miscellaneous
$102	——	Total spent
-90	——	Mr. Lee's income
$ 12	——	over spent

Bargain Calendar

Items

1.	Bedding	February, August
2.	Books	January
3.	Building Materials, Lumber	June
4.	Cars, (New)	September
5.	Cars, (Used)	Feb., Nov., Dec.
6.	Children's Clothing	July, December
7.	China, Glassware	January, February
8.	Clothes Dryers	Jan., Feb., March, April
9.	Coats (Women's)	April, Aug., Nov., Dec.
10.	Coats (Men's)	January, August
11.	Curtains	February, August
12.	Dresses	Jan., April, June
13.	Furs	January, August
14.	Gardening Equipment, Hardware	August, September
15.	Furniture, Housewares, Lamps	Jan., Feb., Aug., Sept.
16.	Fuel Oil	July
17.	Hats (Men's)	January, July
18.	Infant's Wear	Jan., March, April
19.	Linens, Blankets, Lingerie	January, May
20.	Piece Goods	June, Sept., Nov.
21.	Radios, Stereo, Refrigerator	January, February
22.	Ranges	April, November
23.	Rugs	August
24.	Shoes	January, July
25.	Silverware	February
26.	Sportwear	Jan., Feb., July
27.	Suits, (Men's and Boys')	April, August, Dec.
28.	Tires	May, August
29.	Television Sets	May, June
30.	Toys	January, February



I-C. MONEY MANAGEMENT

2. Credit

INSTRUCTIONAL GOAL: To acquaint the learner with the facts to be considered in credit buying.

INSTRUCTIONAL OBJECTIVE: The learner will be able to make better decisions concerning credit buying.

ACTIVITIES: Using the following credit information, teacher will lead learners in discussion of credit advantages and disadvantages.

When you shop for a car, television set or refrigerator, you will probably need more money. Where will this money come from? Savings? Vacation or Christmas funds? Or a loan? If a loan is the answer, there are numerous lending facilities available, each with its own characteristics and policies designed to meet individual consumer needs.

These lenders differ considerably in interest charges, the security or collateral required, the maximum size of loans and the length of the repayment period. Some lenders are limited by law to a maximum of $5,000. Others will not bother with a loan less then $50. The length of time for loan repayment varies from a few months to more than three years. And then, some lenders will grant loans on the borrower's signature alone, while others require either a co-maker or co-signer, or collateral such as chattel mortgage on household furniture or a car.

RESOURSES: 1. It's Your Money, Steck-Vaughn Co., Books I & II.

2. "Using Credit Wisely", Credit Union National Association, Inc.,Madison, Wisconsin, pp 14-17.

THE "BIG THREE"

Banks — Thirty years ago, commercial banks had little to do with personal loans. Today, however, commercial banks are by far the largest source of such funds. Why? Because banks discovered the consumer lending business was quite profitable and have therefore, through advertising and other means of promotion, gone after it vigorously.

The loan loss ratio of commercial banks is comparatively small, perhaps because they select their credit risks very carefully, and perhaps because they specialize in auto and home improvement loans.

Personal loans at banks generally run from $500 to around $3,500. Bank credit is used primarily for the instalment purchase of automobiles, household items, home improvements, investments and education. In addition, banks are usually more interested in the consumer's ability to repay a loan rather than his use for the money.

Bank interest charges on personal loans vary regionally, depending upon competition and state lending laws. True annual interest rates range from about 8% to 18%, with the average being about 12% to 14%. Many banks also charge service or investigation fees and recording fees. Also, many banks take out insurance on the borrower's life, thus protecting not only the bank but also the estate of the borrower and his co-maker, if any, in the event of the borrower's death. Most banks charge for this "credit life insurance."

Credit Unions — Credit unions are nonprofit, member-oriented thrift organizations. They are groups of people united by a "common bond," such as employment in the same company or membership in the same church or other organization, or residence in the same community, who save their money together and lend it to each other for productive purposes.

Credit unions are chartered under state or federal credit union laws and are subject to government audits and examinations. Management of a credit union includes a board of directors, a credit committee and a supervisory or auditing committee. The directors and credit committee members are elected by the members; the supervisory committee members are appointed by the board, and all except the treasurer usually serve without pay. All persons handling credit union funds are protected against theft and loss by a blanket bond.

There are several advantages to credit union membership: (1) the credit union provides a convenient place at which to save and dividends average 5% or more; (2) it provides a low-cost loan service at rates usually of 1% per month on the unpaid balance, or less (12% annual percentage rate, or less); (3) it often pays interest refunds or rebates on loan interest paid during a given period of time; and (4) it offers the advantage of dealing with fellow workers and friends.

Inasmuch as credit unions are unique, self-help financial organizations, the earnings they have at the end of the fiscal year actually belong to the members in proportion to the amount of business they have done with their credit union, whether it be in the form of an interest refund or savings dividend.

The charge on credit union loans usually does not exceed a maximum of 1% per month on the unpaid balance inclusive of all fees and charges. This is an annual percentage rate of 12%, and the true dollar cost of a maximum of $6.50 on a $100 loan for one year. Credit unions frequently charge rates below the allowed maximum. Occasionally charges are as low as one-half of 1% per month on the unpaid balance (6% annual percentage rate).

Credit unions will make very small loans to their members, at times for as little as $5 or $10 — loans which other lenders tend to avoid. Federal law permits unsecured or signature loans up to $2500, depending on the size of the credit union, and adequately secured loans in larger amounts. The usual form of security is either a cosigner or property. Most loans are repayable in instalments.

Consumer Finance Companies — They range in size from the nationally known companies to the small, local concerns. Consumer finance companies tend to extend personal loans to all income and occupation groups; consequently, their borrowers include a higher proportion of low income people than do banks.

Consumer finance companies are geared for people with riskier credit ratings, and their charges are set to cover the costs of more extensive investigation and collection procedures. True annual percentage rates are generally 18% to 48%.

Consumer finance companies generally determine their interest rates according to the "graduated" or "flat" rate schedules. A majority of companies use the graduated rate, whereby the loan rate decreases as the size of the loan increases.

I-C. MONEY MANAGEMENT

3. Sound Purchasing Practices

INSTRUCTIONAL GOAL: To manage a family economy and demonstrate an awareness of sound purchasing practices.

INSTRUCTIONAL OBJECTIVE: The learner will associate words and symbols encountered in all phases of consumer economics with their meanings.

ACTIVITY: The ABE teacher will use commonly used words and signs with pictures or diagrams that describe various areas of consumer economics (suggested areas: real estate (rent), package labels (food, clothing, fabric, appliances) store names, aisle markers, utilities, financial, household).

1. Divide the class into small groups and guide the discussion on producers and consumers. Check identification for accuracy.
2. Arrange for resource persons to discuss wide realm of consumer goods and services.
3. Collect and make available magazines and newspapers.
4. Arrange for field trips to local business for purpose of learners viewing areas of consumer interests.

RESOURCES: 1. Teacher reference: Crank, Doris H. and Maxwell, Lyle. Consumer Education, General Principles of Consumer Purchasing. Unit, Delta Pi Epsilon, Gustavus Adolphus College, St. Pete, Minnesota, 1970.

2. Campbell, Sally, Consumer Education in an Age of Adaptation. Chicago: Sears Roebuck and Co., Department 702, 1971.

3. Resource person: Home Economist from Cooperative Extension, Utility Company, Home Economics Teacher

I-C. MONEY MANAGEMENT

4. Contracts, Guarantees, and Charge Accounts

INSTRUCTIONAL GOAL: To manage a family's finances and demonstrate an awareness of sound purchasing practices.

INSTRUCTIONAL OBJECTIVE: The learner will be able to understand a purchase contract, a guarantee, and charge account.

The ABE teacher will utilize community resources to seek reliable help in reading and interpreting guarantees, contracts and charge accounts.

ACTIVITIES: 1. Engage the learners in a discussion concerning the necessity for reading and interpreting contracts, guarantees and charge accounts correctly.

2. Have a person or persons from the Better Business Bureau or the Legal Aid Society to come to a class session and inform the learners of the reliable community resources which will aid them in reading and interpreting these items.

RESOURCES: 1. Consumer's Buying Guide: How to Get Your Money's Worth. The Better Business Bureau, New York: Benjamin Co., Rutledge Book, Inc., 1969.

2. Representative from Better Business Bureau, Legal Aid Society or local lawyer.

3. Sample forms from local businesses to be studied by each learner in class.

*4. Application for a charge account.

*5. Charge Security Agreement.

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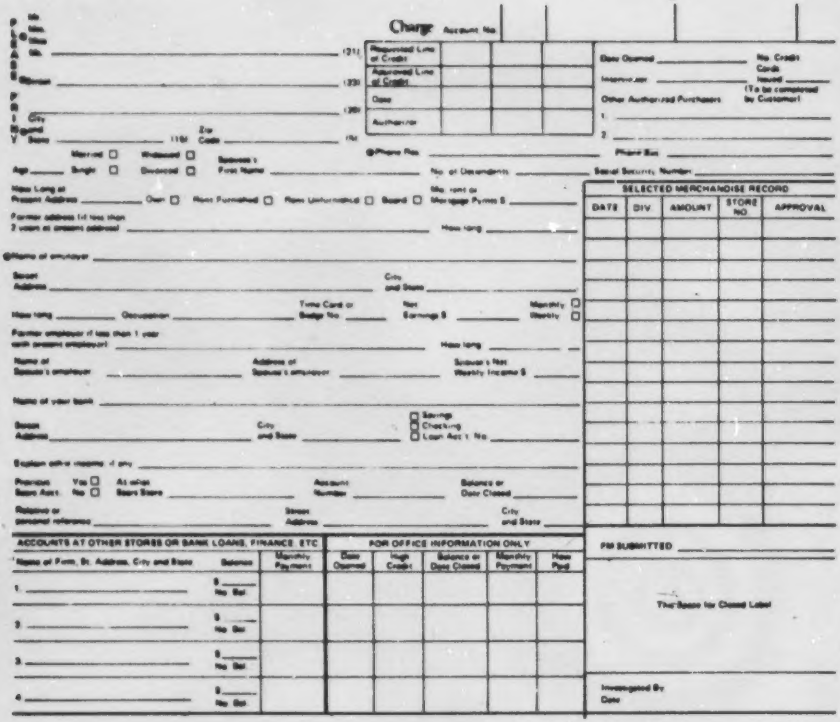

APPLICATION FOR A CHARGE ACCOUNT

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Charge Security Agreement

I agree to the following regarding all purchases made on my SearCharge account/plan:

1. I have the following options each monthly billing period:
   A. I will pay the full amount of all purchases within 30 days from the date of each monthly billing statement on which date I will not be required to pay a *FINANCE CHARGE*; or
   B. I will pay the deferred payment price for each purchase consisting of the cash price and a *FINANCE CHARGE*.
      (1) The *FINANCE CHARGE* will be computed upon the AVERAGE DAILY BALANCE of my account in each monthly billing period.
         (a) AVERAGE DAILY BALANCE is determined by dividing the sum of the balances outstanding for each day of the monthly billing period by the number of days in the monthly billing period.
         (b) The balance outstanding for each day of the monthly billing period is determined by subtracting payments and credits on the day they appear from the previous day's ending balance excluding any purchases added to the account during the monthly billing period and any unpaid *FINANCE CHARGE*.
         (c) No *FINANCE CHARGE* will be assessed
            (1) For a monthly billing period in which there is no previous balance;
            (2) For a monthly billing period during which payments and/or credits equal or exceed the previous balance;
            (3) On unpaid *FINANCE CHARGE*; or
            (4) On purchases for the monthly billing period in which they are added to the account.
      (2) On average daily balances of $1.00 through $33.00, my *FINANCE CHARGE* will be 90¢.
      (3) On average daily balances in excess of $33.00, my *FINANCE CHARGE* will be determined by applying a periodic rate of 1.9% per month (*ANNUAL PERCENTAGE RATE* of 18%) to the Average Daily Balance.
      (4) I will pay the deferred payment price for all purchases in monthly installments within 30 days from the date of each billing statement. My monthly payment will be based upon the new balance of my account on my first monthly billing statement according to the following schedule. This monthly payment will change only if subsequent purchases to my account place my new balance in a bracket of the schedule requiring a larger monthly payment. Monthly payments will not reduce as the new balance decreases, but will remain at the highest bracket until the account is paid in full.

If my highest "New Balance" is:	My Monthly Payment will be:
.01 to $ 5.00	Balance
5.01 to 100.00	$ 5.00
100.01 to 120.00	6.00
120.01 to 140.00	7.00
140.01 to 160.00	8.00
160.01 to 180.00	9.00
180.01 to 200.00	10.00
200.01 to 240.00	11.00
240.01 to 280.00	12.00
280.01 to 320.00	13.00
320.01 to 360.00	14.00
360.01 to 400.00	15.00
400.01 to 440.00	16.00
440.01 to 470.00	17.00
470.01 to 500.00	18.00
Over $500.00 . . . . 1/28th of Highest Account Balance rounded to next higher whole dollar amount.	

RP-763-68881-464 (3/1/73)

      (5) If I fail to pay any monthly installment in full when due, Sears may declare my entire balance due and payable.
      (6) I grant to Sears a security interest in merchandise purchased under this agreement. For purpose of the security interest, my monthly payment shall be applied on merchandise and services in the following manner: In the case of items purchased on different dates, the first purchased shall be deemed the first paid for; in the case of items purchased on the same date, the lowest priced shall be deemed first paid for.
      (7) Sears will send me a statement each month which will show: my previous balance (last month's new balance), Average Daily Balance, new balance, scheduled payment, Finance Charge, purchases, payments and credits, and the amount of my monthly installment coming due.
      (8) I have the right to pay my entire balance in full at any time without incurring a subsequent *FINANCE CHARGE*.
2. These terms are available to Alabama residents only. I understand that my Finance Charge and other credit terms are based upon the law of my State of Residence. If I change my State of Residence, I will inform Sears, and Sears will provide me with a new credit agreement containing the Finance Charge and other credit terms applicable to my new State of Residence. Sears is authorized to investigate my credit record and report to proper persons and bureaus my performance of this agreement.

NOTICE TO BUYER:
YOU ARE ENTITLED TO A COPY OF THIS CONTRACT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
YOU HAVE THE RIGHT TO PAY IN ADVANCE THE FULL AMOUNT DUE. RECEIPT OF A COPY OF THIS SECURITY AGREEMENT IS ACKNOWLEDGED.
CAUTION—IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Signature _____ _____

Print Address _____

City _____ _____ State _____ Zip Code _____

by _____

Date _____ Store No. _____

CHARGE SECURITY AGREEMENT

I-C. MONEY MANAGEMENT

5. Application for a Loan

INSTRUCTIONAL GOAL: To manage a family's finances and demonstrate an awareness of sound purchasing practices

INSTRUCTIONAL OBJECTIVE: The learner will be able to complete a facsimile of an application for a loan.

ACTIVITIES: 1. Utilize the sample copy of a loan application included in this handbook.

2. Copy the application and distribute to the learners.

3. Help learners review the application form and identify the various parts.

4. Discuss with learners the application, calling attention to various parts such as amount of loan, purpose references, employment information, etc.

5. Assist learners in filling out the application form for obtaining a loan.

6. Discuss with learners the importance of reading loan applications before signing.

7. Identify the different parts of the loan application.

8. Encourage questions about any part of the application not clearly understood.

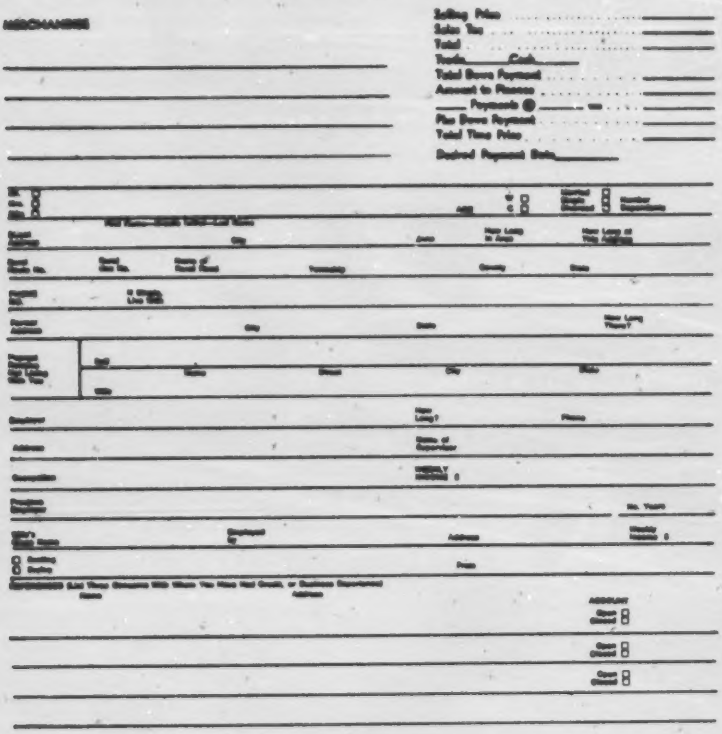
9. Fill out the loan application using personal information.

RESOURCES: *1. Application form from a local loan firm.

2. Environmental Survival Skills: CREDIT. New York: Mind, Inc. 1969.

BEST COPY AVAILABLE

APPLICATION



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I-C. MONEY MANAGEMENT

6. Interest on Loans

INSTRUCTIONAL GOAL: To manage a family's finances and demonstrate an awareness of sound purchasing practices.

INSTRUCTIONAL OBJECTIVE: The learner will compute interest rates on loans.

ACTIVITIES: 1. Review simple interest calculations.

2. Instruct learners to work various simple interest calculations provided by instructor.

3. Review a loan application form from a local loan company with specific attention given to determining the rate of interest charged.

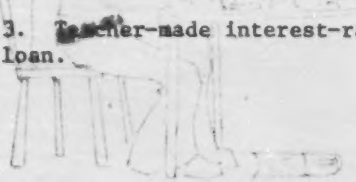
4. Direct learners in computation of interest rates on that particular loan.

5. Work teacher-constructed problem in figuring interest on a loan: Jerry Jennings borrowed $750 from a bank for 1 year. The bank charged 12% on the loan. How much interest will he have to pay? ($90)

RESOURCES: 1. Shea, James T., Basic Essentials of Math, Part II; Austin, Texas: Steck-Vaughn Company.

2. Teacher-made problems on calculating interest.

3. Teacher-made interest-rate problems involving a loan.



I-D. MEDIA:

Newspapers, Television and Radio

INSTRUCTIONAL GOAL: To make the learner aware of unique purpose of each media.

INSTRUCTIONAL OBJECTIVE: The learner will be aware of different types of information to be gained from newspaper, radio, and television.

INTRODUCTION FOR TEACHER: Teacher will emphasize knowledge to be gained by looking at advertisements and want ads in newspaper. Teacher will make learners aware of programs offered via television and radio that are a valuable source of learning as well as those offered for entertainment. Teacher will point out differences in the kinds of information to be gained from newspaper, television and radio.

ACTIVITIES: 1. Teacher will help learners to use newspaper to get information concerning television and radio (logs).

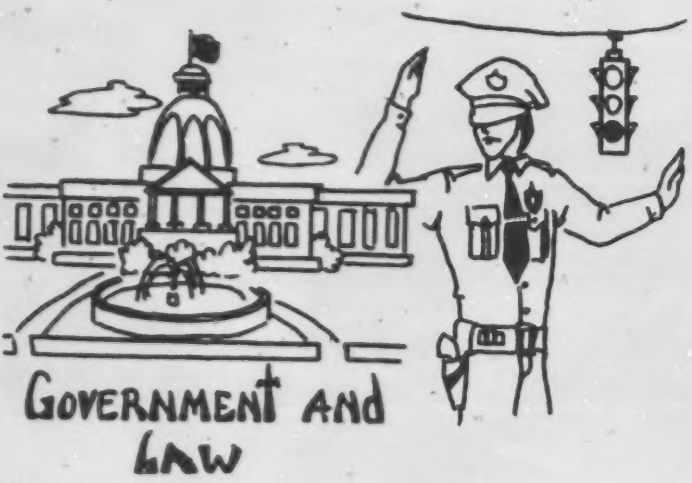
2. Learners will participate in discussion of media with teacher.

RESOURCES: 1. Newspaper
2. T.V. Log

GOVERNMENT AND LAW

Introduction

Government has been developed by men in order to organize the complexities of our social system. In order to regulate these complexities, rules and regulations of government have been established. Citizens must learn their rights and responsibilities under organized government. The following activities are designed to provide the ABE teachers with useful and available information that will assist the learner in understanding and appreciating our democratic form of government.



II-A. CITIZENSHIP:

Rights and Responsibilities under the Law

INSTRUCTIONAL GOAL: To acquaint the learner with his rights and responsibilities under the law.

INSTRUCTIONAL OBJECTIVE: The learner will be able to list rights and responsibilities under the law.

ACTIVITIES: 1. The teacher will discuss the rights and responsibilities of citizens.

As a Citizen

You have certain rights set forth in the constitution and protected by law. These individual rights distinguish our free society from totalitarian systems.

Your rights under the law include:

1. The right to equal protection of laws and equal justice in the courts.
2. The right to be free from arbitrary search or arrest.
3. The right to equal educational and economic opportunity.
4. The right to choose public officers in free elections.
5. The right to own property.
6. The right of free speech, press, and assembly.
7. The right to attend the church of your choice.
8. The right to have legal counsel of your choice and a prompt trial if accused of a crime.

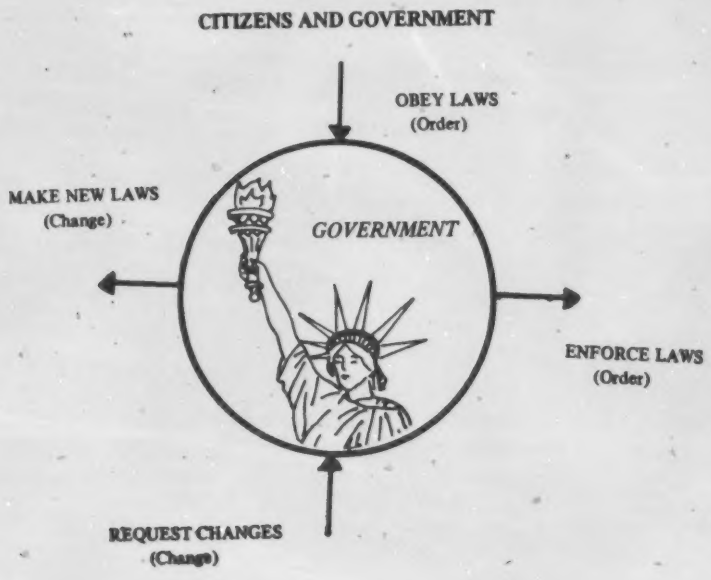
With your rights as a citizen go individual responsibilities. Every American shares them. Only by fulfilling our duties are we able to maintain our rights.

Our duties as a citizen include:

1. The duty to obey the laws.
2. The duty to respect the rights of others.
3. The duty to inform yourself on issues of government and community welfare.
4. The duty to vote in elections.
5. The duty to serve on juries if called.
6. The duty to serve your country.
7. The duty to assist agencies of law enforcement.
8. The duty to practice and teach the principles of good government.

Citizens and Government

America's political system has two parts: citizens and government. It operates smoothly when the citizens and their government work together within the law to establish justice and prosperity. How does this chart show the system should operate?



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2. The learner will make a list of his rights and responsibilities following the discussion.

Suppose you are a judge instructing a group of immigrants about to become naturalized citizens. Make a list of those things you think the government owes them as citizens. Write down the ways in which the government protects its citizens, things a citizen owes to his government, and ways in which a citizen supports his government. Before bringing your lists to class, discuss them in small groups and combine all ideas.

Basic Concepts

1. Democracy is the best form of government.
2. Public officials should be chosen by majority vote.
3. Every citizen should have an equal chance to influence people and public policy.
4. The minority should be free to criticize majority decisions.
5. People in the minority should be free to try to win majority support for their opinions.

RESOURCES: *1. List of rights and responsibilities under the law.

2. Filmstrips:
   a. "Our American Way of Life", New York Film Dare Products Company.
   b. "Our Laws Mean Responsibilities as Well as Privileges", New York Film Dare Products Company.
   c. "Why We Obey and Support Our Laws", New York Film Dare Products Company.

3. Cassettes: "The Battle For Liberty", Detroit, Michigan; Jam Handy School Service, by RCA Victor.

4. Custom Records:
   a. "Law and Order"
   b. "Civics"

II-B. VOTING:

Laws Governing Voting

INSTRUCTIONAL GOAL: To acquaint the learner with the laws governing the voting process.

INSTRUCTIONAL OBJECTIVE: The learner will be able to list and discuss governmental regulations for voting.

ACTIVITIES: 1. The teacher will list four laws governing voting rights. To be eligible to vote a person must:

a. be a citizen of the United States
b. be a legal resident of the state
c. be of voting age
d. register

2. The teacher will discuss and demonstrate the correct procedures in using a voting machine.

3. The learner will role-play the voting process.

4. The teacher will list individuals who may make application for absentee voting. These include:

a. voter in the armed forces or his wife
b. disabled veterans
c. physically incapacitated persons
d. individual employed as a seaman, sailor or mariner
e. college or university student

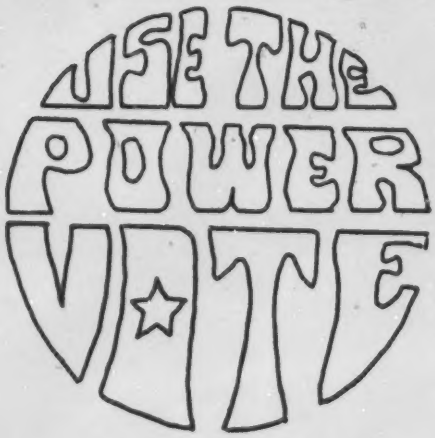
*5. The learner will examine a Request for Assistance in Voting Form.

6. The teacher will discuss the handout "Something to Think About"

"Something to Think About"

1.	There is no need for you to register because you can vote without registration.	yes no
2.	Reading just one newspaper will help you to keep informed about the political candidates.	yes no
3.	Honest men always run for office.	yes no
4.	It doesn't matter how you vote as long as you vote.	yes no
5.	There is no point in your voting because one vote is not that important.	yes no
6.	Voting is one way that you exercise your right as a citizen.	yes no

RESOURCES:
1. Voting machine
2. Resource persons
*3. Form for Assistance in Voting
*4. Handout: "Something to Think About"



REQUEST FOR ASSISTANCE IN VOTING

_____ ELECTION

_____ 19 _____

STATE OF ALABAMA

COUNTY OF _____

PRECINCT _____, BOX _____

I, _____
a duly qualified elector under the Constitution and Laws of the State of Alabama; hereby swear (or affirm) that I can not cast my vote without assistance. My reason for requiring assistance is: (check reason)

___ 1. I CANNOT READ THE NAMES ON THE VOTING MACHINE.

___ 2. I AM UNABLE TO SEE THE MACHINE.

___ 3. I CANNOT ENTER THE BOOTH WITHOUT ASSISTANCE.

___ 4. I AM UNABLE TO PREPARE THE MACHINE FOR VOTING.

(On the following line or lines, state the specific physical disability which requires voter to receive assistance.)

_____

_____

_____
(Signature or mark of voter)

Subscribed and sworn
to before me this _____ day of _____ 19_____

_____
Inspector

II-C. SAFETY:

Highway Safety

INSTRUCTIONAL GOAL: To acquaint the learner with the laws and requirements for safe driving.

INSTRUCTIONAL OBJECTIVE: The learner will be able to demonstrate his understanding by driving safely.

ACTIVITIES: 1. The learner will complete a self-inventory of his or her driving habits.

Are You A Safe Driver?

See how good a driver you are by checking off each of the following items:

	YES	NO
During the last month:		
1. I drove too fast for road conditions.	___	___
2. I failed to yield the right of way.	___	___
3. I ignored a stop sign.	___	___
4. I disregarded a traffic signal	___	___
5. I drove left of the center line.	___	___
6. I passed another car in a no-passing zone.	___	___
7. I followed another car too closely.	___	___
8. I drove with faulty brakes.	___	___
9. I drove with improper lights.	___	___

A perfect score of 9 No's indicates that you are a cautious driver.

2. The learner will be able to identify road signs by their shapes and symbols. The teacher will use the following information: (See Traffic Signs and Signals)

3. The adult learner should discuss emergency safety rules for good driving.

In An Emergency

Danger in your lane. Signal the driver behind you by pumping brakes to flash your rear lights.

Danger for cars coming toward you. If you pass stalled cars or an accident and want to warn oncoming cars of the danger, flash you headlights on and off rapidly.

Brakes fade or fail. Pump brake pedal fast. If no response, shift to low or second speed, turn off ignition and let your engine brake the car. Apply parking (hand) brake only at lowest possible speed. Do not apply the parking brake by stepping on it in the normal manner. That will lock the rear wheels and possibly put your car into a spin. Instead, use left hand to hold the release lever out while applying pressure with your left foot. This will make it possible to pump the brake without locking it in place.

Flat tire. Grasp the steering wheel firmly, take your foot off the gas, don't brake until the car has slowed down, then brake gently and pull off the road.

Skidding on ice. Turn steering wheel in the direction that the rear of your car is sliding in. Brake gradually. Remember that at 32° F. ice is much more slippery than at zero.

Car oncoming in your lane. Leave the road at the right. Do not attempt to swing out to the left in case the other driver should suddenly realize his mistake and swerve back into his lane.

Right wheels go off road onto the shoulder. Slow down, grip steering wheel, then ease wheels back onto the road. If you try to steer onto the pavement too sharply at a high speed, your car may jump into the traffic lane or roll over on its side.

Come upon a curve too fast. Pump your brakes lightly before you reach the worst part of the curve. Then step lightly on the gas. If you feel the car is going out of control, step on the brake pedal with your left foot and at the same time on the accelerator with your right foot. This will help keep the automobile from tipping to one side.

Accelerator becomes stuck. Turn off ignition, brake to a stop. If in traffic, shift to neutral (with automatic transmission) or push the clutch pedal down (with gearshift) and brake to a stop. If you need to use your engine again to pull off the road, start the motor and ease the car to the shoulder.
Generator or oil warning light appears. Pull off the road at first opportunity and check for trouble. If temperature gauge shoots up, stop and check for a broken or loose fan belt.
Need assistance. If possible pull off road, raise hood, tie a white handkerchief to the door handle or top of radio antenna. This is a universal distress signal and will bring a policeman or motorist to your aid. At night stand off the pavement and signal for help by holding flashlight at waist level and moving it from side to side.
In case of accident. Do not move the injured until a doctor arrives, unless there is danger of those hurt being struck by oncoming traffic. If you are involved in an accident, obtain names and addresses of all witnesses. This is very important. Make notes of all details relating to the cause and circumstances of the accident. Ask a police officer if it is necessary to notify the state motor vehicle bureau of the accident. Inform your insurance agent or company immediately by telephone or telegraph. Do not volunteer information about your insurance coverage to others.

4. The adult learner will evaluate the conditions of his or her car by administering the following weekly checklist for condition of cars.

Weekly Checklist For Condition of Cars

Brakes. Work evenly on all wheels when applied. Stop car in 25 feet at 20 mph. Adequate brake fluid.
Glass. No cracks, dirt or discoloration to impair vision.
Headlights. Dimming switch in working order. High and low beams properly focused.

Horn. Operates easily.
Muffler. Exhaust system and muffler in good condition.
Rear lights. Brake and taillights working properly. Lenses and reflectors clean.
Directional lights. Controls and bulbs working.
Rearview mirror. Tight, clean, and adjusted to give clear view of road behind.
Tires. Properly inflated and in good condition.
Windshield wipers. Good, flexible blades.

RESOURCES: *1. Checklist to evaluate driving habits.
*2. Checklist for safe car.
*3. International-Type System of Traffic Control Devices (New Look In Traffic Signs and Markings) U.S. Department of Transportation, Federal Highway Administration.

NEW LOOK IN TRAFFIC SIGNS AND MARKINGS

SIGNS SIGNALS & PAVEMENT MARKINGS

U.S. DEPARTMENT OF TRANSPORTATION

FEDERAL HIGHWAY ADMINISTRATION

New Pavement Markings

In pavement markings, yellow will be used much more than in the past. Yellow lines will delineate the separation of traffic flow in opposing directions. The center line on two-way roadways will be dashed yellow to differentiate from the dashed white lines used on multi-lane one-way roadways. This will warn drivers who leave one-way roadways that traffic will be opposing them to the left of the yellow line. Other uses of yellow will include occasional left edgelines on divided roadways where traffic cannot pull entirely off the roadway, and for the marking of obstructions and islands which must be passed on the right.

Widespread changes in highway and street traffic signs and pavement markings during the next few years will affect every American motorist and pedestrian.

The United States is moving toward an international-type system of traffic control devices, which emphasizes pictures and symbolic signs rather than written messages.

Symbolic signs are not entirely new. The familiar curve and crossroad symbols have been used for many years. Symbols have several advantages over word messages. They provide almost instant communication with the driver, since they can be understood at a glance without having to be read. Also, they overcome language barriers. This is important in view of the growth of international travel. Familiarity with the symbolic signs will help Americans traveling abroad, as well as foreign visitors to the United States.

Some of the present word signs will remain in use. These are signs which have proved effective in the past and which contain easily understood messages, such as the "Stop" sign and speed limit signs.

Some familiar signs will remain.

Change Will Be Gradual

States and local communities have a target date of 1973 to implement pavement marking requirements; 1975 for signs, and 1977 for signals. As the new signs are introduced, companion word messages also will be used until the public becomes accustomed to the new system.

Color Is Significant

Red indicates stop or a prohibition; green shows movement permitted or gives directional guidance; blue is for signs leading to motorist services; yellow indicates a general warning; black on white indicates regulatory signs such as those for speed limits; orange conveys construction and maintenance warnings; and brown is for public recreation and scenic guidance.

Shapes Have Meaning

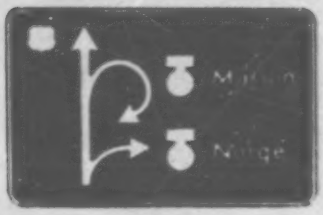
Diamond shaped signs signify a warning; rectangular signs with the longer dimension vertical provide a traffic regulation; and rectangular signs with the longer dimension horizontal contain guidance information. An octagon means stop; an inverted triangle means yield; a pennant means no passing; a pentagon shows the presence of a school; and a circle warns of a railroad crossing.

NEW

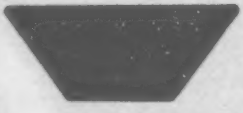
OLD

Guide Signs

The green background signs indicate that the message is providing directional information. Diagrams on some signs are being introduced to help motorists find the correct path through complicated interchange ramp networks. Roadside mileage markers will assist in trip planning and provide locational information. New directional signs will point to bike and hiking trails.



The brown background sign provides similar information as it pertains to access routes to public parks and recreation areas.



Signs in Construction Areas

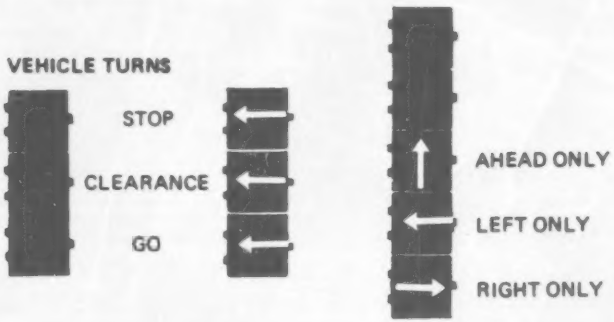
The color orange will have a special use. It will appear on all signs and barricades in construction and maintenance and areas as a constant warning to motorists of possible dangers.

NEW

OLD

Traffic Signals

Arrows will be more widely used in traffic signals to control specific turning movements. The red, yellow, and green arrow indications shown below give the same control to left turns as the standard traffic light gives to the through movement. A separate green permits the motorist to proceed in the indicated direction without interference from oncoming traffic.



Bicycles are used by many persons on portions of heavily traveled roadways. This mixing of bicycles and motor vehicles is extremely dangerous and wherever possible, separate facilities are being provided for the bicycles. The two signs shown here will appear where bicycles are restricted from roadways and where separate paths for bicycles are provided. A guide sign, with the bicycle symbol, is also being used to direct bicyclists to permissible routes.

Animals crossing the roadway, as well as slow moving agricultural equipment, are hazards to the high speed vehicles. These are the symbols that will be used to warn motorists.

II-D. WILLS:

You and Your Will

INSTRUCTIONAL GOAL: To understand the importance of making a will.

INSTRUCTIONAL OBJECTIVE: The adult learner will be able to make a simple will.

ACTIVITIES: 1. The teacher will present a discussion on the importance of having a will, special types of wills, and the requirements for a legal will.

Information on Wills

a. What is a will? A will is a document in which a person, called the testator, sets forth the manner in which he wishes his property disposed of after his death. Any person of legal age and sound mind may make a valid will. A gift of personal property is referred to as a devise. The person who is named in the will to receive the personal property is the legatee or beneficiary under the will. The recipient of realty is the divisee.

b. Terms to identify.

1). Codicil to a will. A codicil or supplement to a will is an addition made to the instrument for the purpose of altering or revoking it. The same formalities required for the execution of a will are necessary for a codicil.

2) Probating a will. Probate court is the one in which wills are probated, or proved, after the death of the testator. The probating of a will is the legal procedure followed in establishing, or proving, that the document is the last will of the deceased.

2. The teacher will give the definition of certain important words that need to be understood in reading and interpreting a will.

Words

Testator	Intestate
Testatrix	Executor
Codicil	Bequest
Probate	Legatee
Devise	Devisee

Word Identification

A will is something like: (answer #4)

1. a newspaper
2. going on a trip
3. a job
4. a settlement of property

When you have a will: (answer #1)

1. you will not die intestate
2. you will die intestate
3. you will have a codicil only

3. The teacher will present a discussion of special types of wills and other information on wills.

Special Types of Wills

1. Holographic will. A holographic will is one that is written entirely in the testator's own hand and signed by him. In some states the will must also be dated in the testator's own hand.

2. Oral will. An oral will is recognized in most states as valid for disposal of personal property only, and usually the amount is strictly limited. Generally such a will must be made during the

testator's last illness, and one or more witnesses are required. The testimony of the witnesses must be reduced to writing within a specific time. Because of these limitations, oral wills are uncommon.

3. Freedom from undue influence. For the reasons mentioned in the preceding paragraph, wills are often questioned on the grounds of undue influence. Here, again, it is important to have witnesses who are able to testify that the will was made free from all constraints and by the testator's own free will.

4. Must be in writing. With very minor exceptions, a will must be in writing. The will offered for probate must be the original copy, not a carbon. It must not be torn, mutilated, or show any signs of burning; and should not contain any erasures or alterations on any kind.

5. Must be properly witnessed.

6. Must be properly signed. The signing must take place in the presence of a witness.

4. The teacher will give the students a simple form of a will to fill out.

Last Will And Testament
of
John Doe

I, John Doe of Piedmont, Alabama

County of Calhoun and State of Alabama

being of sound and disposing mind and memory, considering the uncertainty of continuance in life, and desiring to make such disposition of my worldly estate as I deem best, DO MAKE, PUBLISH AND DECLARE, THIS TO BE MY LAST WILL AND TESTAMENT: hereby revoking

and annulling any and all former wills, testaments and codicils whatsoever by me made.

FIRST: I desire that all my just debts and funeral expenses be paid, as soon as possible after my decease.

SECOND: I give, devise and bequeath to _ _____

_____

_____

I NOMINATE and appoint _____, _____
(Name) (Address)
the Executor of this my Last Will and Testament.

IN WITNESS WHEREOF, I have set my hand and seal to this, my LAST WILL AND TESTAMENT of _____
(City)
_____this _____day of _____
(State)
197____.

_____

The foregoing Instrument was signed, published and declared by the said John Doe as and for his LAST WILL AND TESTAMENT, in our presence and at his request, and in our presence, and in the presence of each other, we hereunto subscribe our NAMES AS ATTESTING WITNESSES.

_____ _____
(Address)

_____ _____
(Address)

5. The teacher will present example cases involving wills and legal implications.

Examples For Discussion

1. Barry Ratuer desired to make a gift of his property to his nephew, Steve Welch, the gift to take effect at Barry's death but not before. He did not want to go to the trouble, however, of drawing a formal will. Can he do this without making a will?

2. Dennis Murphy carefully drafted his own will, typed it neatly, signed it, and filed it with his important papers. Would this be an effective will or not?

3. Hewett bought a printed "short form will" at the stationery store, filled in the blanks with pen and ink, and signed and dated the document. Was it a valid will?

4. A will was offered for probate by the executor of Gerald Cook's estate. On close examination it was found that the will had been torn in half and later mended with cellulose tape. The court refused to accept the will for probate. Was this legal?

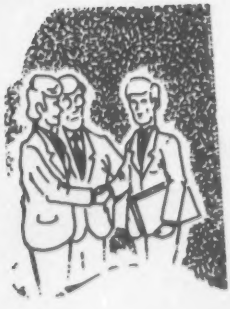
5. Steward Jergen suffered a heart attack which confined him to the hospital for several weeks before his death. An attractive nurse who had attached herself to Jergen persuaded him to draw up a new will making her the sole heir to his estate. Do you think that the probate court would accept the will?

5. Aunt Margaret, Allan Tuthill's aunt, liked him very much. Many times during her lifetime she had said to him in the presence of other people, "When I die, I want you to have my house." She died without making a will, however. Would Allan get the house?

RESOURCES: *1. Word Identification
*2. Sample Will Form
*3. Discussion Examples

Adult Basic Education
Class Discussion on Wills

Can Result In Positive
Action In The Adult Learner



II-E. SOCIAL SECURITY

Rights Under
Social Security

INSTRUCTIONAL GOAL: To teach adult learner his rights under the social security laws.

INSTRUCTIONAL OBJECTIVE: The adult learner after class presentation will be able to list benefits derived from the following:
a. unemployment compensation
b. old age survivor (pensions and insurance)
c. disability insurance

ACTIVITIES: 1. Teacher will invite a representative from the Social Security Administrative District Office to discuss Social Security benefits with the class. The teacher can secure the address of the representative in the telephone book, listed under Social Security Administrative Office. The following form letter can be used.

Social Security Administrative Office
_____(address)
_____(city, state)

Dear Sir:

The Adult Basic Education Class at (school) would like to invite you to visit our class and to discuss with us the benefits that citizens can receive from the Social Security laws. Our class meets at (day, date, time). If it would be possible for you to attend this meeting, would you please contact (person).

We would appreciate your help in this matter. If we can be of further assistance, please let us know.

Respectfully,

(ABE Supervisor)

2. The teacher will provide a discussion period for analysis of the benefits presented. The following points should be covered:

What is Social Security? Although many citizens had enough income to build their own security against the hazards of daily living, many others could not afford to do so. Therefore, the idea of social security developed. Social Security simply means that society, through government, should assume some of the responsibilities for protecting citizens against the risks of life.

What are the three main features of Social Security?
1. Unemployment Insurance. This is a joint project of the Federal and state laws. Workers out of jobs get weekly compensation. The money comes from taxes that employees pay on their payrolls. The rate of payroll tax is not the same in all states or with all employees.
2. Old Age and Survivor Insurance. This is administered by the Federal government alone. It covers practically all workers except farmers and professional people like doctors and lawyers. It gives monthly pensions to workers over 65 years of age or to their families. The money comes from employees and employers alike. The employer has to pay out of his pocket 5.85% of the employees' salary and this has to be matched by the employee.
3. Public Assistance. These programs are administered by the states under Federal legislation. The Federal government pays half the cost. Some of the public assistance programs for the needy are:
    a. aid to needy persons over 65.
    b. aid to needy mothers
    c. aid to fatherless children under 18
    d. aid to crippled childeren

e. aid to needy blind people
f. aid to people who are completely disabled

3. The teacher will explain the importance of the Social Security card and have learners fill out the sample form.

What is the Social Security Card? Use the sample Social Security card on the following page and explain where to get it, changes in case of marriage.

4. The learner will be required to list benefits secured under the Social Security law and to discuss several cases in which the laws are applied.

Example I.

Lukens worked steadily for six years for the Careno Candy Company and five years for the Regal Restaurant Supply. Would he be covered under the Social Security Act?

ANSWER: A worker qualifies for benefits when he has worked a required number of "quarters of coverage" in an occupation included under the law. A quarter of coverage is a calendar quarter (3 month period starting January 1, April 1, or October 1) in which he was paid $50.00 or more in non-farm wages. A worker is fully insured and can receive benefits if he has worked 40 quarters of work.

Example II

When discussing Social Security during lunch in the school cafeteria, Neil insisted that the benefits are paid out of Federal income taxes and that is why the tax is so high. Was he correct?

ANSWER: The first $9,000.00 of an employee's earnings or self-employment income is taxed to finance OASDHI (Old Age, Survivors, Disability, Health Insurance). If he is employed, he and his employer share the tax equally. Neil was wrong. Although Social Security and income taxes are both

based on income, they are separate and distinct taxes.

Example III.

Foxx attended a state college as a full-time student, but worked three hours a day as a receptionist in the Business Department. Would she be covered by OASDHI?

ANSWER: Employees not entitled to coverage include:

1. foreign agricultural workers here on a temporary basis.
2. employees of foreign governments or of the UN
3. newspaper carriers under 18
4. railroad and federal employees (they have their own system)
5. students working for a school, college, or university and regularly attending classes
6. state government employees
7. employees of religious, charitable, and educational organizations which are exempt from income taxes, unless the organization elects to bring them under the law.

Foxx was attending a college with a full schedule and would not be covered.

RESOURCES: *1. Form letter to Social Security Office
2. Resource persons
3. Cases for discussion
*4. Sample application for Social Security card
*5. Sample Social Security card

ID CN DO 629

DO NOT WRITE IN THE ABOVE SPACE

APPLICATION FOR A SOCIAL SECURITY NUMBER

See instructions on Back. Print in Black or Dark Blue Ink or Use Typewriter.

1 Print FULL NAME YOU WILL USE IN WORK OR BUSINESS (First Name) (Middle Name or Initial – If none, draw line ___) (Last Name)

2 Print FULL NAME GIVEN YOU AT BIRTH

3 PLACE OF BIRTH (City) (County if known) SAMPLE (State)

4 MOTHER'S FULL NAME AT HER BIRTH (Her maiden name) SAMPLE

5 FATHER'S FULL NAME SAMPLE (regardless of whether living or dead)

6 YOUR DATE OF BIRTH (Month) (Day) (Year)

7 YOUR PRESENT AGE (Age on last birthday)

8 YOUR SEX ☐ MALE ☐ FEMALE

9 YOUR COLOR OR RACE ☐ WHITE ☐ NEGRO ☐ OTHER

10 HAVE YOU EVER BEFORE APPLIED FOR OR HAD A SOCIAL SECURITY, RAILROAD, OR TAX ACCOUNT NUMBER? ☐ NO ☐ DON'T KNOW ☐ YES SAMPLE If "YES" Print STATE in which you applied and DATE you applied and SOCIAL SECURITY NUMBER if known

11 YOUR MAILING ADDRESS (Number and Street, Apt. No., P.O. Box, or Rural Route) (City) (State) (Zip Code)

12 TODAY'S DATE

13 TELEPHONE NUMBER

14 NOTICE: Whoever, with intent to falsify his or someone else's true identity, willfully furnishes or causes to be furnished false information in applying for a social security number, is subject to a fine of not more than $1,000 or imprisonment for up to 1 year, or both.

Sign YOUR NAME HERE (Do Not Print)

TREASURY DEPARTMENT Internal Revenue Service
FORM SS-5 (4-73)

☐ RESCREEN ☐ ASSIGN ☐ DUP ISSUED

Return completed application to nearest SOCIAL SECURITY ADMINISTRATION OFFICE

II-F. GOVERNMENT:

Levels of Government

INSTRUCTIONAL GOAL: To acquaint the learner with various levels of government, particularly the city and county governments.

INSTRUCTIONAL OBJECTIVE: The adult learner will be able to name the important county officials and list their responsibilities.

ACTIVITIES: 1. The teacher will plan a field trip to the County Commissioners.

2. The teacher will present the information on pages 2 and 3 that deals with the various levels of government.

Government Officials

1. Governor — George Wallace Salary $25,000 year
2. Lt. Gov. — Jere Beasley $32 per legislative day plus annual salary of $300 month
3. Sec. of State — Mable S. Amos $20,000 year
4. Attorney General — Bill Baxley $22,000 year
5. Treasurer — Mrs. Agnes Baggett $20,000 year
6. Auditor — Ms. Melba Till Allen $20,000 year

Senators

1. James B. Allen —Gadsden
2. John Sparkman — Huntsville

Representatives

1. Jack Edwards — Rep. Mobile
2. William Dickinson — Rep. Montgomery
3. Bill Nichols — Dem. Sylacauga
4. Tom Bevill — Dem. Jasper

5. Bob E. Jones -- Dem. Scottsboro
6. John H. Buchanan -- Rep. Birmingham
7. Walter Flowers -- Dem. Tuscaloosa

Counties

The most outstanding feature about county government in Alabama is the diversity of organization and function which is found in the counties. There are 67 counties in Alabama but no two of them are exactly alike in either structure or function. For example, every county has a plural-headed government, but the title of this body and the number of members vary greatly from county to county.

The most popular title for the county governing body is the "Court of County Commissioners". Thirty-nine counties in Alabama call their governing body by this title. However, some 20 counties call their governing body by this title: "Board of Control". In addition, five counties have a distinct title not used by any other county. These titles are the following: 1. Board of Directors, 2. Board of Commissioners and Control, 3. Court of County Revenues, 4. Revenue Court, and 5. Board of Commissioners,

General Information

1. The county, like the city, is a creature of the state.
2. County Commissioners are elected to a 4 year term. Their functions include:
   a. Supervision and control of the system of county roads and highways.
   b. General supervision and control of county affairs.
   c. Justice--Courts of county commissioners are made courts of records for limited jurisdiction by statutory law.
   d. Finance
   e. Education
   f. Health
   g. Welfare

h. Agriculture
i. Elections
j. Buildings and property

3. The Probate Judge an elected official, with a 6 year term, is an ex officio member of county commission. His functions include:
   a. Chief administrative officer of the county
   b. Concerned with estates of deceased persons--probating a will.
   c. Has the power to appoint guardians for minors or persons who are not of sound mind, to grant writs of habeas corpus, and to authorize the making of an abstract or title for land sold at judicial sales.
   d. Issues hunting, fishing, and drivers' licenses, automobile tags, and some of the other licenses required by state law.
4. County Tax Assessor is an elected official for 4 year term. His functions include:
   a. Assesses or places a value on property in the county. The tax assessor does not go out and evaluate the property. Rather he waits in his office until the citizen comes in and declares the value of the property.
   b. Is responsible for collecting all property taxes levied either by the state or county and also collects other taxes necessary.
5. Sheriff is an elected official. His functions include:
   a. The constitution provides that each county shall have a sheriff who is to be elected by the qualified voters of the county for a term of four years.
   b. The sheriff is the primary law enforcement officer in the county.
   c. Other functions include: serving papers, operating the jail, transporting ballot boxes to the polls and collection of the boxes after elections.
6. Coroner is an elected official. His function is to investigate the cause of death when the cause is uncertain and to act as the sheriff when that office is vacant.

ACTIVITIES: 1. Make a survey of your county using the following suggested headings:

a. Present Area and Population According to the 1970 Census.
b. Organization of Government: Fill out the names of all officials, their terms of office, their duties, and their annual pay.
c. County Revenues and How They are Spent
d. State Agencies Operating in the County
e. Various Services Provided by Non-government Agencies.

2. Have the class discuss the following:

a. the work of the County Board of Commissioners
b. the work of the County Health Department
c. the work of the County Board of Pensions and Securities
d. the operation of county schools

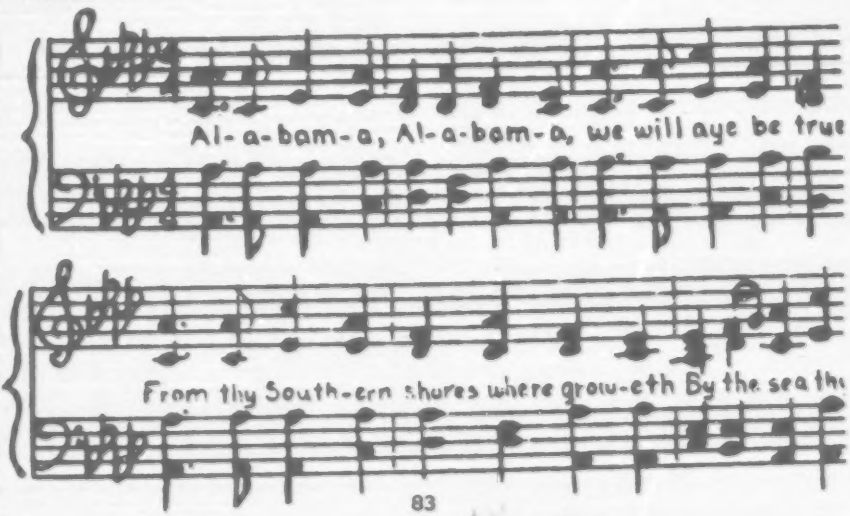
RESOURCES: 1. Any county official.

2. Civics for Alabama Schools, Textbook, Coleman Ransome and Frances C. Roberts, Colonial Press, Northport, Alabama, 1963.

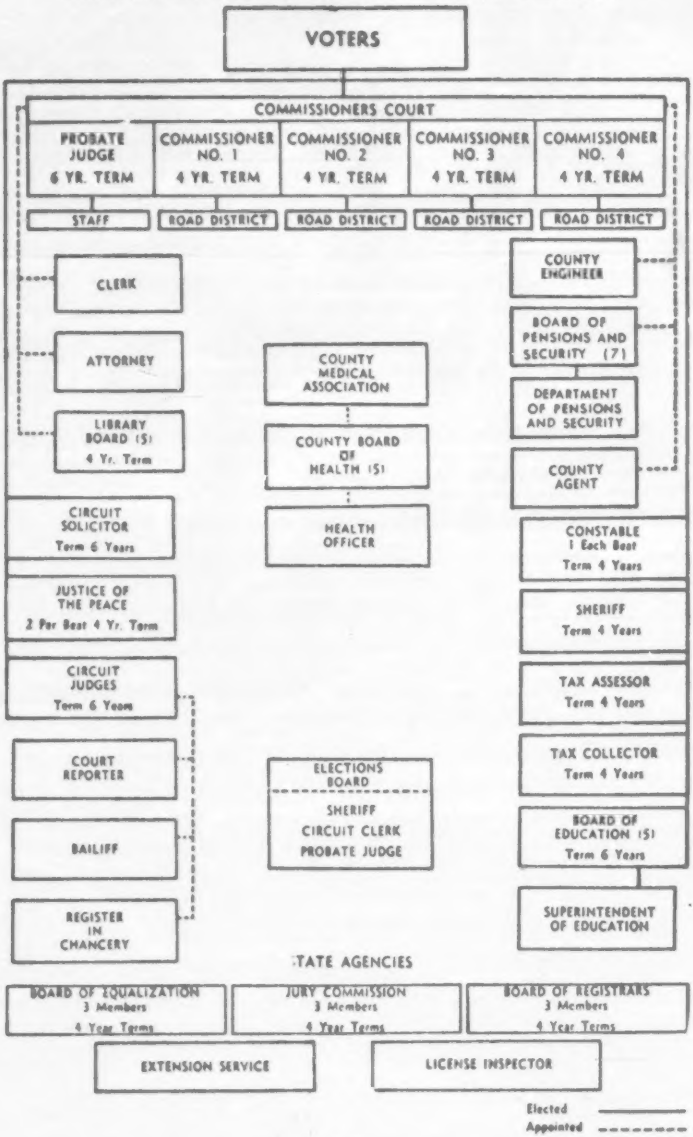
3. Alabama History for Schools, Charles Grayson Summersell, American Southern, Northport, Alabama.

*4. Organization of an Alabama county.

Julia Tutwiler



ORGANIZATION OF AN ALABAMA COUNTY



OCCUPATIONAL KNOWLEDGE AND ATTITUDES

Introduction

In the highly mobile and technical society of today, Adult Basic Education is no longer just reading, writing, and computation. Job satisfaction and security are of vital importance if undereducated adults are to be productive workers.

Considering the high percentage of unemployed adults, underemployed adults and those adults who are dissatisfied with their job, the ABE teachers of Alabama are now faced with the challenge of helping our learner to properly seek and find a job, to progress on a job that offers rewards of various kinds.

This portion of the book is designed to guide the instructional process from unemployment to successful productivity in a job that adds to a sense of good community.

Occupational Knowledge

III-A. HOW TO GET AND KEEP A JOB

1. Why Do People Work?

INSTRUCTIONAL GOAL: To prepare the learner to seek, and secure a job and to progress on that job.

INSTRUCTIONAL OBJECTIVE: With the guidance of the teacher, the learner will determine for himself his reasons for working.

INTRODUCTION FOR TEACHER: People work for the following reasons:

1. Monetary gain. It is only natural that we would want money. With money, we can buy the material necessities of life. It must be remembered, however, that the amount of money we make is usually dependent upon the kind and amount of service we can offer employers.
2. Personal recognition. We want people to enjoy our company, understand us, appreciate us, recognize our abilities, and make us feel worthwhile. Performing work can be a means of selling ourselves and all of our qualities. We want to be a part of something. We want to belong. We want to feel that we are important in promoting success in something such as the department or the company we work in.
3. Work recognition. We like credit. We want and desire it--inside, at least. The correct kind of credit and recognition can be a strong motivation factor that can mold and develop us into better human beings.
4. Achievement. It is surely a natural instinct in man to want to achieve and to accomplish; however, we must have a goal to work for. If we are not aiming for something we surely will wander aimlessly and possibly achieve nothing. Work can be the best and most enjoyable path to follow to attain our goals in life.
6. Self-satisfaction. We work just to make something ourselves.

7. Dissipation of Hostility. Work can be a means of getting rid of frustrations and hostile feelings that exist within us.
8. Security. We work to build a foundation for our future. Work is a means of self-preservation. Without work we fear what might happen to us or our dependents.
9. Education, training, experience, and advancement. Work can be a means of climbing the ladder to success. Work provides the opportunity to develop the whole individual.

ACTIVITIES: 1. Several discussions about work and reasons for working. Why do people work? If you are working--why do you work? Are women's reasons for working different from the reasons men work? Why? How?

2. The learner will define by telling in his own words the meaning of the terms "monetary gain", "personal recognition", etc.

3. Show filmstrips

4. Teacher will prepare ditto materials listing the most common reasons for working as suggested during the discussion of "Why people work".

RESOURCES: 1. Filmstrip: "Why Work At All". Guidance Associates, Pleasantville, N.Y., Harcourt, Brace, Jovanvich, Inc.
2. Filmstrip: "Second Chance For Security" Manpower Development Training Act, Graphic Research, Inc

3. Filmstrip: "Community Living". International Film Bureau, Inc. 332 S. Michigan Ave. Chicago, Ill. 60604.

III-A. HOW TO GET AND KEEP A JOB

2. What Can I Do?

INSTRUCTIONAL GOAL: To assist the learner to seek and secure a job and to progress on that job.

INSTRUCTIONAL OBJECTIVE: The learner will make a self-appraisal of his job interests, abilities, limitations, training, education, etc.

ACTIVITIES: 1. Administer the Kuder Form C-Vocational Preference Record For Adults.

2. Have general discussion about familiar occupations.

3. Bring in resource persons from different occupations.

4. Have learners complete Personal Inventory sheet.

5. Assist learners in self-appraisal.

RESOURCES: *1. Attached inventory sheet

2. Alabama Job Guide for Young Workers. Department of Industrial Relations, Montgomery, AL. 1970-71.

3. Occupational Outlook Handbook. Washington, U.S. Department of Labor.

4. Lee, Jasper S., Occupational Orientation and Introduction to the World of Work. Jackson, Miss. Division of Vocational and Technical Education, University of Mississippi, 1971.

PERSONAL INVENTORY

Name _____ Age _____
Health _____ Physical limitations _____

Education

Schools Attended _____
Type of Course Studies ____ Vocational _____
Commercial _____ College Prep. _____
List the school courses you most enjoyed studying.

Course	Average Grade	Why I Enjoyed It

List the school courses which you disliked studying.

Course	Average Grade	Why I Disliked It

Hobbies

List your hobbies and the reasons why you enjoy them. If you do not have a hobby, why not? List the ones you think you would like to have, and why.

Hobby	Why I Enjoy It

Extracurricular Activities

List the extracurricular activities in which you have engaged during your school career, and why you chose these activities.

Extracurricular Activity	Why I Chose This

JOB EXPERIENCE

List any summer or part-time jobs you have had and tell how effectively you have filled them. Tell how you have benefited by them. (Home chores and duties may also be listed).

Job	How I Have Benefited

List the three jobs which you feel at this time would be most interesting to you. List them in order of your preference.

Interesting Job	Why I Think It Is Interesting

List two jobs which you feel at this time do not interest you, giving reasons why you dislike them.

Uninteresting Job	Why It Does Not Appeal To Me

If you could have your choice of any job, which one would you choose?

My Ideal Job	Because

List a few of your personal ambitions and tell why you want to achieve them.

Personal Ambition	Why I Want to Achieve This

Personal Data

III-A. HOW TO GET AND KEEP A JOB

3. Where to Look For A Job

INSTRUCTIONAL GOAL: To assist the learner to seek and secure a job and to progress on that job.

INSTRUCTIONAL OBJECTIVE: The learner will know how to contact the different employment agencies and will be able to utilize a want-ad page when looking for a job.

INTRODUCTION FOR TEACHER: 1. Name and address of agency: Alabama State Employment Service; 2210 Eighth Street, P.O. Box 1670; Tuscaloosa, Alabama, 35401.
2. Manager: Mr. John Doe
3. Purpose: Assist people in finding suitable employment.
4. Services: Placement of workers, matching of available workers from professional to unskilled, in suitable jobs. Placement includes agricultural and related labor. Recruitment and referral to Job Corps Training Centers. Placement and training under the Manpower Development and Training Act. Development of contracts and referrals to "on the job training" under NAB-Job 70's and Job Option Program. Vocational counseling and aptitude testing. This also includes youth, senior citizens, veterans, physically handicapped, mentally retarded and emotionally ill.
5. Eligibility: Anyone legally able to work (normally 16 years of age and over).
6. Hours Open: 8:30 a.m. through 4:30 p.m., Monday through Friday.

ACTIVITIES: 1. Assist the learner in using the telephone to contact various types of employment agencies (public and private). Present a sample copy of the kind of information available from each service.

2. Invite resource person from local and/or state employment office to speak to the class.

RESOURCES:
1. Telephone directory
2. Newspaper
3. Resource person from agencies
4. Pamphlets from various agencies

APARTMENT MAINTENANCE MAN
Some electrical experience necessary
Basic heating and air conditioning knowledge
Swimming pool maintenance
Appliance Repairs
Minor plumbing
Be able to supervise a small staff
Salary plus apartment
Country Club Townhouse Apartments,
1601 Alimeda Park Road, Tuscaloosa
No phone calls
28. Help Wanted
COUNTER HELP WANTED — Part or full time. Neat, dependable, honest ...
Pm. shift. Apply to Mr. ... King, 321 Bridge Ave., N...
28. Help Wanted
MAN WITH CAR, apply 1814 University Blvd.
QUALIFIED SERVICE STATION HELP apply in person only. manager, 1200 McFarland Blvd.
31. Employment Service
PERSONNEL PLACEMENT
Is Taking Applications
for The Following Departments:
Maintenance
Front Desk
28. Help Wanted
28. Help Wanted
COSMETOLOGIST — (Need two) Experienced, full or part time. Better than average commissions, pleasant working conditions. Modern shop. Call 349-6728 days, 752-4646 nights.
COUNTER HELP WANTED — Part or full time. Neat, dependable, honest ... Pm. shift. Apply to Mr. Clarke King, 321 Bridge Ave., Northpt.
CHURCH SECRETARY — Experienced. General office work, high typing. Five day week. Send resume Box C-15, C-O Tuscaloosa News.
DENTAL ASSISTANT — Full permanent position. Opportunity for advancement. Fringe benefits. Send resume to: Box 14, C-O Tuscaloosa News.
DIESEL MECHANIC — Experienced. Guaranteed salary. Five day week. Apply to Don Lovelady or Cleod W. Co Motors, Inc., 1900 6th St. (Downtown 752-6511.
ICE CREAM ROUTE SALES — Apply in person at Perry's Prids. 2120 Univ. Blvd. Five days a week, fringe benefits.
LABOR WANTED FOR ICE CREAM PLANT — Apply at Perry's Prids. 2120 University Blvd.
ASSISTANT SUPERINTENDENT, ELECTRICAL — Electrical engineering background (degree preferred) with ... years experience in electrical maintenance and installation. Experience in supervision and management necessary. Apply in person to the Universit... Alabama, Room 102, Gorgas H... University, Ala. An Equal Opportu... Employer.
BABY SITTER — Northridge Lake, 8 A.M. ... P.M., June 3rd through Aug. 1st. Own transportation and reference. Call 339-9911.
BOOKKEEPER — Young girl to do light bookkeeping, good with figures and willing to learn. Salary open. Send resume to P. O. Box 211, Tuscaloosa, Ala. 35401.
BUS MECHANIC WANTED — Apply 2128 Greensboro Ave.
28. Help Wanted
CATTLE FARM TENANT — Man and wife, age 25-45, no children. Live on and farm modern farm. Rent free. Must have farming background. Apply in person Box A-15 C-O The Tuscaloosa News.
BUS MECHANIC WANTED — Apply 2128 Greensboro Ave.

III-A. HOW TO GET AND KEEP A JOB

4. Disirable Work Traits

INSTRUCTIONAL GOAL: To assist the learner to seek and secure a job and to progress on that job.

INSTRUCTIONAL OBJECTIVE: The learner will identify traits that all workers should have to keep a job and to progress on that job.

ACTIVITIES: 1. General classroom discussion about what class feels are characteristics of a good worker:

a. Positive attitude
b. Hard work
c. Honesty
d. Cheerfulness
e. Obedience to rules
f. Cooperation
g. Good attendance, etc.

2. Show film or filmstrip on work habits.

3. Invite a resource person to discuss traits of a good employee.

4. Prepare and pass out materials displaying desirable work traits.

RESOURCES: 1. "Your Job - Good Work Habits", "You and Your Boss", Coronet films, 65 E. South Water St., Chicago, Illinois, 60601.

2. Pamphlets: Public Relations Staff, General Motors. "Can I Get The Job?"

3. Worthy, James C. What Employers Want, Science Research Associates, Chicago, Illinois.

4. Filmstrip: "What the Employer Expects", Link Enterprises, Inc., Montgomery, AL, 1968.

5. "Getting Along With Fellow Workers". Link Enterprises Inc., Montgomery, AL, 1968.

*6. Attached list of job traits and reasons people lose their job.

Traits That Workers Should Have

1. Good Work Attitude
2. Dependability
3. Cooperation
4. Initiative
5. Pride in Work
6. Ability to get along with others
7. Honesty
8. Enthusiam
9. Cheerfulness
10. Ability to listen and to carry out instructions
11. Loyalty
12. Efficiency - Not wasting time and materials
13. Reliability
14. Good and prompt attendance
15. Helpfulness
16. Willingness to learn
17. Ability to follow rules and regulations

Reasons Why Workers Lose Their Jobs
(These are not ranked in any special order.)

1. Lack of ability to get along with people
2. Lack of education, skill, and confidence
3. Lack of ability to adjust to change
4. Lack of maturity and common sense
5. Poor attitudes toward work
6. Improper dress and personal appearance
7. Dishonesty
8. Addiction to drugs, alcohol
9. Lack of productivity
10. Dissatisfaction about family
11. Dissatisfaction about choice of marriage partner
12. Carelessness
13. Laziness
14. Disloyalty
15. Too little or too much ambition
16. Poor work attendance

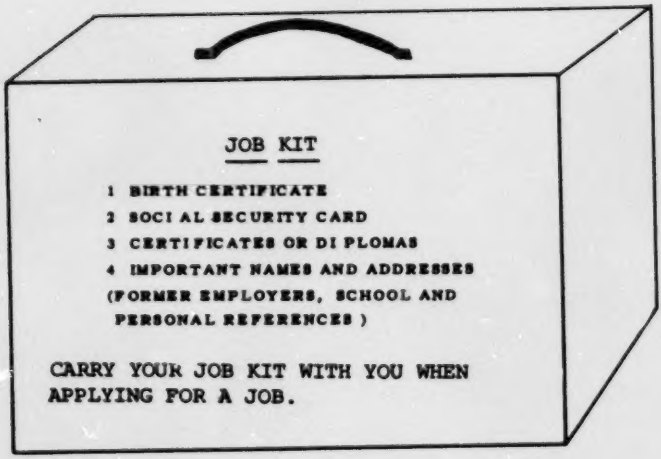
III-B. APPLICATIONS:

Preparing Job Applications

INSTRUCTIONAL GOAL: To prepare the learner to seek and secure a job and to progress on that job.

INSTRUCTIONAL OBJECTIVE: To be familiar with the various types of information that will be required for completion of a job application form.

ACTIVITIES: 1. Supply the learner with a "job kit" that includes four major types of information that will be needed to complete any job application form. This kit will serve as a basis for class discussion on the following pertinent personal data:



2. Furnish the group a list of commonly used terms that are found on a job application form. Determine through group discussion those words or phrases with which they are unfamiliar, or whose meanings are not clear. The unfamiliar terms will be clarified through teacher-directed discussion.

Common Terminology Found On Job Application Forms

1. Physical Defects
2. Marital Status
3. Occupation
4. Number of Dependents
5. Employment History
6. Employment Qualifications
7. Selective Service Classification
8. Unemployment Compensation
9. Traffic Violations
10. Health Terms:
    a. Deformities
    b. Chronic Diseases
    c. Allergies
    d. Rheumatism
    e. Epilepsy
    f. Diabetics
    g. Arthritis
11. Personal References

3. The teacher will provide each adult learner with an application form and give brief explanation of the entire form.

4. Assuming the role of an employer, the teacher will have the adult learner complete job application form. The teacher will evaluate each form for completeness, accuracy and legibility.

RESOURCES: *1. Application Forms
*2. List of Common Terminology Found on Job Application Forms
3. Dictionaries
4. "Job Application Skill Text", Special Service Supply, Huntington, New York, 1973.

BEST COPY AVAILABLE

Employment Application

ALABAMA FOOD STORES

Date.....

I hereby apply for position as.....
(Character of Work)

Name (print).....
(Last) (First) (Middle Initial)

Age..... Date of Birth.....
(Month - - Day - - Year)

Address.....
(No.) (Street) (City) (State) (State)

Tel. No..... Own..... Neighbor.....

Height..... Weight..... Sex..... Physical Defects.....

Married..... Single..... Separated..... Divorced..... Engaged..... Widow(er)..... Number of dependents.....

If other than Single give Maiden Name.....

In emergency, notify:.....
(Name) (Address) (Telephone No.)

Soc. Sec. No. - - U. S. Military Service From:..... To:..... Rank:.....

EDUCATION:	Name of School	Address	Yrs. Completed	Did You Graduate?	Course
Grammar School					XXXXX
High School					
College					
Other School					

EMPLOYMENT HISTORY: Show Continuous Record in the Order in which it Occurred. Listing Last position First.

From Month	From Year	To Month	To Year	Names and Addresses of Previous Employers	Position Occupied	Salary Earned	Reason for Leaving
						$ Per	
						$ Per	
						$ Per	
						$ Per	

Father's occupation:.....

Is your wife or husband employed?..... Where?.....

Give names of any relatives employed by .....

Have you ever been employed by ?..... When? { Part Time—From..... to..... Full Time—From..... to.....

Have you ever been denied a health certificate?.....

Are you allergic (sensitive) to anything?..... Explain:.....

Have you ever suffered from: Skin trouble..... Heart trouble..... A back injury.....?

Have you any open compensation cases?.....

For other than traffic violations, have you ever been convicted in court?.....

When?..... Where?..... Disposition:.....

OVER

ALABAMA FOOD STORES

NAME _____ DATE _____

THESE REPRESENT SOME PROBLEMS WHICH YOU WILL FIND INTERESTING. START WITH THE FIRST PROBLEM AND ANSWER EACH QUESTION IN ORDER, AS RAPIDLY AS YOU CAN. YOU WILL BE ALLOWED TWENTY MINUTES.

1. ADD THE FOLLOWING COLUMNS OF FIGURES:

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
.25	.17	.99	.73	1.15	.07	.15	.06	1.05
.27	.35	.75	.51	.25	.35	.25	.27	..21
.38	.29	.15	.45	.29	.41	.39	.15	.08
1.69	.17	.13	.25	.43	.18	.13	.19	.99
.29	1.13	.17	.05	.69	.27	.09	.29	.17
.61	.27	.12	.11	.33	1.15	.17	1.05	1.23
2.87	.39	1.29	.75	1.55	.08	.89	.97	1.35
.51	.55	.57	.10	.97	.19	1.13	.23	.95
.23	.08	.46	.13	.79	.43	.83	.47	1.07
.11	.15	.21	.15	.83	.29	.24	.33	.31
.18	.91	.39	.25	.13	.35	.72	.39	.73

2. SUPPOSE THE TOTAL PURCHASES A CUSTOMER MADE AMOUNTED TO $7.39, WHAT CHANGE WOULD YOU GIVE HER IF SHE HANDED YOU A TEN DOLLAR BILL?

3. (A) HOW MUCH IS 3/5 OF 100?
   (B) HOW MUCH IS 83% OF $128.50?

4. IF A DOZEN EGGS RETAIL AT $.95, HOW MUCH WILL A CUSTOMER PAY FOR 1/2 DOZEN?

5. CHEESE SELLS FOR $.69 A POUND; HOW MUCH WILL 1/4 OF POUND COST?

6. IF 3 CANS OF PEAS SELL FOR $.25, HOW MUCH WOULD 1 CAN COST?

7. HOW MANY OUNCES IN 3½ LBS.?

8. IF SOAP SELLS AT 7 CAKES FOR $.25, HOW MUCH WOULD 2 CAKES COST?

9. HOW MANY OUNCES WILL $.10 WORTH OF CHEESE REPRESENT AT $ 29 A LB.?

10. ADD THE FOLLOWING FRACTIONS:

2 1/8
66 2/3
44 1/2
45 1/8
33 1/3

III-C. INTERVIEWS:

Preparing for the Interview
and The Interview

INSTRUCTIONAL GOAL: To prepare the learner to seek and secure a job interview and/or types of interviews.

INSTRUCTIONAL OBJECTIVE: The learner will be able to participate for 5 minutes in a simulated interview.

ACTIVITIES: 1. Review the "help wanted" column in a newspaper and cut out all ads which offer jobs which may interest the learner. Teach the mini-dictionary of the general help wanted ad words list.

2. Have the learner write down all the information that he may need for an interview.

a. The Requirements of the Job. Education, experience required, etc.
b. All the Factual Information. Your address, telephone number, social security number, and so forth.
c. Work Record. The exact nature of the work done before, the exact dates of employment, the names of previous employers, and their types of business, and the reasons for leaving the other job.
d. School Record. All schools attended, dates and so forth.
e. Name and Address of at Least Three References. Teachers, other respected citizens in the community make good references. (Get each person's consent to give him as a reference.) Never use a relative as a reference.

3. The follwoing Do's and Don'ts should be taught to the learner in order for him to be successful:

Do's	Don'ts
1. Do dress neatly	1. Don't be sloppy
2. Do be on time	2. Don't be late

3. Do look alive	3. Don't droop
4. Do be honest	4. Don't brag
5. Do part friends	5. Don't get angry
6. Do plan ahead	6. Don't overdo it
7. Do bring along facts	7. Don't lose your cool
8. Do forget the sob stories	8. Don't refuse to answer any questions
9. Do listen carefully	9. Don't daydream or let your attention wander

4. Invite the director of personnel from a local business to visit class. Have him explain how he conducts interviews and what he looks for in the individual.

RESOURCES: 1. One or more of the following films:

a. Sound Strips: Rec. F-311 "Do's and Don'ts During an Interview".
b. Rec. F-264 "Job Interview"
c. Rec. F-311 "Preparing for the Interview"
d. Rec. F-192 "Your Job Interview"
e. TA - 759 "The Sound of the Way You Look"
f. TA - 1252 "How Do I Look?"

*2. Mini-dictionary of Help-Wanted Ad Words

Your Mini-Dictionary of Help-Wanted Ad Words

apply: phone, write, or fill out a form asking for a job.
apply in person: go see about the job; do not write or phone about it.
appointment (aptmt): a set time and date for seeing about a job.
driver's license (driv lic): you must have a driver's license for this job.
employee (emp): worker; person paid to work.
employer: person who pays others to work for him.
employment agency (emp agcy): a business that is paid to help find employees for other businesses.
Equal Opportunity Employer (E.O.E.): You will not be refused a job because of your race, sex, or religion.
experienced (expd): You must be able to show that you have done this kind of work before.
fringe benefits (fr ben): insurance, bonus, vacation, and other good things you get for work besides pay.
full time: work hours for full day or week (about eight hours a day or 40 hours a week).
immediate (immed): right away.
interview (intv): face-to-face meeting with employer.
layoff: time when you do not work and are not paid.
light(lite): not very much, not very hard to do.
location (loc): place where the job will be.
manager (mgr): person who controls an office.
married (mar): job is only for a married person.
necessary (nec): must have or do to get the job (for example: good refs nec).
overtime (OT): working more than full time, probably with a higher rate of pay.
own transportation (own trans): You must have a car.
part time: work hours for only part of workday or workweek, less than full time.
permanent (perm): Job will not end after a certain period of time.
preferred (prf): Persons with this will have better chance of getting this job (for example, exp prf).
references (ref): names of persons who will answer questions about you and speak well of you.

reliable (rel): Employer must feel he can trust you to do your job well and not take extra time off.
required (req): You must have this in order to get this job (for example: driv lic req).
salary (sal): money you are paid for working; wages
shift: hours you work in a business that is open longer than eight hours a day.
skill: being able to do a certain job very well (for example: typing skill, driving skill).
telephone (tel): Call before going to see about a job.
temporary (temp): only for a while, not permanent.
unmarried (unmar): job is for an unmarried person.
vacation (vac): time when you do not work but keep getting paid.
will train: Company will train you to do job, so you do not need to have experience.

III-D. EMPLOYEE ORIENTATION:

Payroll Deductions and Job Benefits

INSTRUCTIONAL GOAL: To prepare the learner to seek and secure a job and to progress on that job.

INSTRUCTIONAL OBJECTIVE: The learner will identify terms found on most pay check stubs.

ACTIVITIES: 1. Furnish learner with the following information usually found on check stubs (handouts, overhead transparency, or chalkboard).

a. FICA. Federal Insurance Contributions Act or OAB old age benefits tax - better known as social security. A percentage of salary deducted in every paycheck. The company matches the amount.
b. FWT. Federal withholding tax. A certain percentage of the workers salary withheld from salary.
c. S.W.T. State withholding tax. A percentage of the workers salary withheld from their salary.
d. Local or City Tax. Some cities have city tax withheld.
e. SUI. State Unemployment Insurance. Some states have an unemployment fund to help support those people who are out of work.
f. Insurance. (Hospitalization or life) Group insurance plan provided by some employers.
g. Credit Union. Money withheld from employees' wages for credit unions for the purpose of loans or shares.
h. Net Pay. Amount due employee after all deductions are subtracted.
i. Gross Pay. Total wages before deductions are subtracted.
j. Pay Voucher or Pay Stub. Short statement of your salary and deductions usually attached to your paycheck.

k. Employer. Person or company that hires other people.
l. Employee. Someone who works for another person or company.
m. OASI. Old Age Survivors Insurance
n. Union Dues. Money withheld from employees' paychecks for union dues.
o. Pension Plan. Retirement contributions from employees usually matched by employer.
p. Savings Bonds. Money withheld from salary for bonds bought by employee.
q. Prof. Dues. Money withheld for professional dues.
r. Vacation time, sick leave, leave without pay hrs. (LWOP hrs.), annual leave. Other information which might be listed on an earnings statement.

2. Have general discussion of deductions and other terms.

3. Have discussion of job benefits especially relating to terms on personal and acquired check stubs.

4. Inform learners of pertinent information concerning amounts withheld. (Ex. Social Security: 5.85% of employees' salary matched by employer. Total amount subject to change. Present cut-off amount $ _____.)

RESOURCES: 1. List of terms found on paycheck.
2. Guides for calculating amounts of Federal, state, and city taxes.
3. Guides for calculating amounts for F.I.C.A.
4. Personal and/or acquired check stubs.
5. Its's Your Money. Steck-Vaughn Company. Austin, Texas.

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